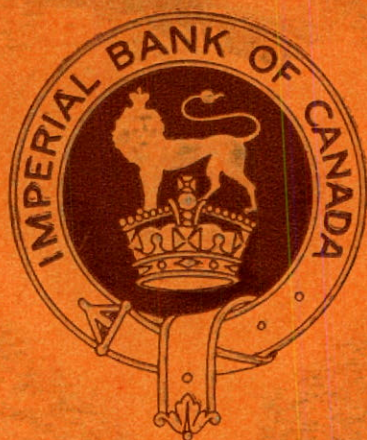




IMPERIAL BANK OF CANADA

~FIFTIETH~
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
NOVEMBER 26th
1924

Imperial Bank of Canada

Head Office: Toronto

Established 1875

CAPITAL AUTHORIZED	.	\$10,000,000.00
CAPITAL PAID UP	. .	7,000,000.00
RESERVE FUND	. .	7,500,000.00

Fiftieth Annual Report
1924

Imperial Bank of Canada

ESTABLISHED 1875

CAPITAL (AUTHORIZED) - - - - -	\$10,000,000.00
CAPITAL (PAID UP) - - - - -	7,000,000.00
RESERVE FUND - - - - -	7,500,000.00

DIRECTORS

PELEG HOWLAND.....	PRESIDENT	
SIR JAMES WOODS.....	VICE-PRESIDENT	
SIR JAMES AIKINS, K.C. (Winnipeg.)		
JOHN NORTHWAY.	J. F. MICHIE.	FRANK A. ROLPH.
R. S. WALDIE.	G. C. HEINTZMAN.	J. W. HOBBS.
WALTER C. LAIDLAW.		

HEAD OFFICE, TORONTO

A. E. PHIPPS, GENERAL MANAGER.	
G. D. BOULTON, ASSISTANT GENERAL MANAGER.	
H. T. JAFFRAY, ASSISTANT GENERAL MANAGER—(WINNIPEG.)	
R. S. CLARK, GENERAL SUPERVISOR.	W. G. MORE, SECRETARY AND SUPERINTENDENT OF BRANCHES.

SUPERVISORS

E. K. BOULTBEE.	H. C. HOUSTON.
G. D. RITCHIE.	W. G. LAIRD.
B. E. HOWARD	

INSPECTORS

A. L. OGDEN.	W. BOURKE.
J. F. SCARTH.	J. MACLENNAN.

BRANCHES

PROVINCE OF ONTARIO

AMHERSTBURG.....	C. A. CUDDY.....	Manager
AURORA.....	R. R. BROWN.....	"
BELWOOD.....	(Sub Branch to Fergus).	"
BOLTON.....	J. F. WARBRICK.....	"
BRANTFORD.....	H. T. WATT.....	"
CALEDON EAST.....	(Sub Branch to Bolton).	"
COBALT.....	A. H. SEGUIN.....	"
COCHRANE.....	L. T. CHARLTON.....	"
CONNAUGHT STATION.....	(Sub Branch to Timmins).	"
COTTAM.....	W. J. GOLDEN.....	"
CRAMPTON.....	(Sub Branch to Ingersoll).	"
CRYSTAL BEACH.....	(Sub Branch to Ridgeway).	"
ENGLEHART.....	F. BROWN.....	"
ESSEX.....	E. J. BAKER.....	"
FERGUS.....	F. A. BLACK.....	"
FONTHILL.....	F. T. KYLE.....	"
FORT WILLIAM.....	W. K. WICKENS.....	"
GALT.....	H. ROBERTS.....	"
GORMERLEY.....	(Sub Branch to Aurora).	"
GRAND VALLEY.....	R. C. GORDON.....	"
HAMILTON.....	F. S. GLASSCO.....	"
HARROW.....	P. T. CLARK.....	"
HEARST.....	C. H. HAZLETT.....	"
HUMBERSTONE.....	(Sub Branch to Port Colborne)	"

INGERSOLL.....	A. O. MURRAY.....	Manager
JORDAN.....	(Sub Branch to Vineland)	
KAPUSKASING.....	J. D. PATTERSON.....	"
KENORA.....	C. G. ROYDS.....	"
KETTLEBY.....	(Sub Branch to Schomberg)	
KIRKLAND LAKE.....	S. B. MOORE.....	"
LISTOWEL.....	M. R. HAY.....	"
LONDON.....	A. J. GOODALL.....	"
MATHESON.....	A. W. BARLOW.....	"
NASHVILLE.....	(Sub Branch to Bolton)	
NEW LISKEARD.....	J. H. McCAW.....	"
NEWMARKET.....	F. H. HEWSON.....	"
NIAGARA FALLS.....	J. D. HOOD.....	"
NIAGARA FALLS, QUEEN ST.....	D. HUGHES, JR.....	"
NIAGARA FALLS, SOUTH.....	J. H. ARKELL.....	"
NIAGARA-ON-THE-LAKE.....	L. A. RUSSELL.....	"
NOBLETON.....	(Sub Branch to Bolton)	
NORTH BAY.....	C. H. LLOYD.....	"
OTTAWA.....	E. S. HOUSTON.....	"
PALGRAVE.....	(Sub Branch to Bolton)	
PORT ARTHUR.....	A. H. WEAVER.....	"
PORT COLBORNE.....	JOHN H. ROLPH.....	"
PRESTON.....	BLAIN CHERRY.....	"
QUEENSTON.....	(Sub Branch to St. Davids)	
RICHARDS LANDING.....	(Sub Branch to Sault Ste. Marie)	
RICHMOND HILL.....	A. T. MINNIS.....	"
RIDGEWAY.....	C. A. HAMILTON.....	"
ST. CATHARINES.....	J. A. FORSTER.....	"
ST. CATHARINES, EAST END.....	H. YOUNG.....	"
ST. CATHARINES, MARKET.....	A. F. ROBERTSON.....	"
SANDWICH.....	E. B. REYNOLDS.....	"
ST. DAVIDS.....	W. R. RODGER.....	"
ST. THOMAS, EAST END.....	H. W. SCRAFF.....	"
ST. THOMAS, WEST END.....	I. K. JOHNSTON.....	"
SAULT STE. MARIE.....	JAS. WALKER.....	"
SAULT STE. MARIE, GORE & QUEEN STS.....	F. C. TROTT.....	"
SAULT STE. MARIE, JAMES ST.....	C. A. KEHOE.....	"
SCHOMBERG.....	H. H. COFFEY.....	"
SIoux LOOKOUT.....	J. A. HODDER.....	"
SOUTH PORCUPINE.....	J. P. MICHAUD.....	"
SOUTH WOODSLEE.....	H. M. MCKENZIE.....	"
SPARTA.....	(Sub Branch to W. E. St. Thomas)	
STAMFORD.....	C. H. SEAMAN.....	"
THESSALON.....	W. McGUIRE.....	"
THOROLD.....	G. R. NELLES.....	"
TIMMINS.....	D. SUTHERLAND.....	"
TORONTO—		
WELLINGTON & LEADER LANE		
(HEAD OFFICE).....	G. G. LEMESURIER.....	Manager
ADELAIDE AND VICTORIA STS.....	E. N. BATE.....	Assistant
BATHURST AND DUPONT STS.....	R. G. WILKINSON.....	"
BAY ST.....	G. R. MURTON.....	"
BLOOR & BATHURST.....	W. M. SELLENS.....	"
BLOOR ST. & LANSDOWNE AVE.....	H. G. MASON.....	"
CHURCH ST.....	J. W. WILLIS.....	"
COLLEGE & SHAW STS.....	W. WALLACE.....	"
DANFORTH & CARLAW.....	A. E. GIBSON.....	"
DAVISVILLE.....	D. N. WRIGHT.....	"
DUNDAS & BLOOR STS.....	A. H. WILSON.....	"
KING & MARKET STS.....	W. H. COGHILL.....	"
KING & SHERBOURNE STS.....	H. A. INGLIS.....	"
KING ST. & SPADINA AVE.....	W. H. SWAN.....	"
KING & YORK STS.....	J. B. PRIESTMAN.....	"
KINGSTON ROAD & BALSAM.....	E. H. ANDERSON.....	"
MONARCH PARK & DANFORTH.....	J. B. ATKINS.....	"
QUEEN & BATHURST.....	H. T. BEATY.....	"
QUEEN ST. & CARLAW AVE.....	T. B. CLARKE.....	"
QUEEN ST. & KINGSTON RD.....	M. R. MCKEE.....	"
QUEEN ST. & PALMERSTON AVE.....	E. F. H. BADKE.....	"
QUEEN ST. & RONCESVALLES AVE.....	H. F. WESTERN.....	"
RUNNYMEDE & ANNETTE.....	R. ARKELL.....	"
ST. CLAIR & BOON AVE.....	S. S. JONES.....	"
WEST TORONTO.....	F. R. BEHARRIELL.....	"
WELLESLEY & SHERBOURNE STS.....	J. HEARST.....	"
YONGE & ANN STS.....	G. L. BONYUN.....	"
YONGE & BLOOR STS.....	B. E. YOUNG.....	"
YONGE & QUEEN STS.....	O. D. ROBINSON.....	"
VINELAND.....	A. R. MARTIN.....	"
WALKERVILLE.....	F. C. CAPREOL.....	"
	W. T. CARTHEW.....	"

WELLAND.....	G. C. BROWN.....	Manager
WINDSOR.....	G. J. LACKNER.....	"
WOODSTOCK.....	M. MORRIS.....	"

PROVINCE OF QUEBEC

MONTREAL.....	A. R. B. HEARN.....	Manager
QUEBEC.....	G. F. C. LOVE.....	"

PROVINCE OF MANITOBA

BRANDON.....	J. A. WETMORE.....	Manager
GIMLI.....	(Sub Branch to Riverton).	"
PORTAGE LA PRAIRIE.....	F. L. GRABAN.....	"
RIVERTON.....	H. M. SAMPSON.....	"
WINNIPEG.....	A. D. DUNCAN.....	"
	T. R. RICHARDSON.....	Assistant
ARLINGTON & WESTMINSTER.....	J. MacGREGOR.....	Acting
NORTH END.....	R. S. McCLAY.....	"
ST. VITAL.....	R. MAVOR.....	"

PROVINCE OF SASKATCHEWAN

BALGONIE.....	J. CURRIE.....	Manager
BROADVIEW.....	V. J. MANN.....	"
CANWOOD.....	P. R. CARTER.....	"
CARMICHAEL.....	(Sub Branch to Tompkins).	"
DAFOE.....	L. F. A. JOHNSTONE.....	"
DENHOLM.....	(Sub Branch to North Battleford).	"
EDENWOLD.....	N. B. CUMMINS.....	Acting
FIELDING.....	A. MacMILLAN.....	"
FORT QU'APPELLE.....	J. F. MacKAY.....	"
HAGUE.....	(Sub Branch to Rosthern).	"
HANDEL.....	W. P. GRAHAM.....	"
HEPBURN.....	(Sub Branch to Waldheim).	"
LAIRD.....	J. A. G. CLOKIE.....	"
LEBRET.....	(Sub Branch to Fort Qu'Appelle).	"
McLEAN.....	(Sub Branch to Balgonie).	"
MOOSE JAW.....	JOHN THOMSON.....	"
NORTH BATTLEFORD.....	F. R. MUIR.....	"
PIAPOT.....	C. C. FAWCETT.....	"
PRIMATE.....	J. A. BLACK.....	"
PRINCE ALBERT.....	S. N. DAVIDSON.....	"
REGINA.....	W. H. THOMSON.....	"
ROSTHERN.....	G. S. REMPEL.....	"
RUELLE.....	E. REBURN.....	"
SASKATOON.....	F. W. SCRIMES.....	"
SPRINGWATER.....	S. T. SKENE.....	Acting
TOMPKINS.....	J. D. McGILLIVRAY.....	"
WALDHEIM.....	J. L. ZACHARIAS.....	"
WILKIE.....	C. C. ANNETT.....	"
WYNYARD.....	H. J. MORGAN.....	"

PROVINCE OF ALBERTA

ATHABASCA.....	J. F. PERCIVAL.....	Manager
BANFF.....	W. V. GODDARD.....	"
BIG VALLEY.....	L. R. ANDERSON.....	"
CALGARY.....	H. W. SUPPLE.....	"
CALGARY, EAST END.....	G. I. B. BELL.....	"
DAYSLAND.....	J. W. THOMSON.....	"
EDBERG.....	(Sub Branch to Ferintosh).	"
EDMONTON.....	G. R. F. KIRKPATRICK.....	"
	P. B. REEVE.....	Assistant
NORWOOD BOULEVARD.....	P. COOPER.....	"
SOUTH.....	C. W. READE.....	"
WEST.....	H. W. HARRISON.....	"
EDSON.....	J. G. DEACON.....	Acting
FERINTOSH.....	A. S. ROSENROLL.....	"
GRANDE PRAIRIE.....	C. L. GRISDALE.....	"
JASPER.....	J. M. KINNEAR.....	"
MILLET.....	J. A. ENGLISH.....	"
NEW NORWAY.....	J. BURGOYNE.....	"
REDCLIFF.....	A. McKENZIE.....	"
RED DEER.....	H. WILLSON.....	"
ROCKY MOUNTAIN HOUSE.....	P. C. ROUTLEDGE.....	"
SANGUDO.....	J. BALLANTYNE.....	"
SYLVAN LAKE.....	J. FRISKEN.....	"
TROCHU.....	W. M. PORTER.....	"
WETASKIWIN.....	H. W. WRIGHT.....	"

PROVINCE OF BRITISH COLUMBIA

ATHALMER.....	(Sub Branch to Golden).	
CHASE.....	(Sub Branch to Kamloops).	
CRANBROOK.....	W. R. GRUBBE.....	Manager
CRESTON.....	C. W. ALLEN.....	"
FERNIE.....	A. M. OWEN.....	"
FIELD.....	(Sub Branch to Golden).	
GOLDEN.....	W. A. PATTERSON.....	"
INVERMERE.....	(Sub Branch to Golden).	
KAMLOOPS.....	C. C. CASE.....	"
MICHEL.....	(Sub Branch to Natal).	
NATAL.....	H. L. REID.....	"
NELSON.....	J. H. D. BENSON.....	"
REVELSTOKE.....	T. R. JONES.....	"
VANCOUVER.....	J. M. LAY.....	"
FAIRVIEW.....	K. ANDERSON.....	"
HASTINGS & ABBOTT STS.....	F. B. THOMSON.....	"
VICTORIA.....	A. R. GREEN.....	"

Imperial Bank of Canada

Agents and Correspondents

CANADA	Bank of Montreal.
GREAT BRITAIN AND IRELAND	Lloyds Bank Limited. District Bank Limited. The Commercial Bank of Scotland Limited. Northern Banking Co. Limited.
FRANCE	Lloyds & National Provincial Foreign Bank Limited. Credit Lyonnais.
GERMANY	Lloyds & National Provincial Foreign Bank Limited (Cologne). Deutsche Bank.
NORWAY	Bergens Privatbank.
ITALY	Banca Commerciale Italiana.
BELGIUM AND SWITZERLAND.	Lloyds & National Provincial Foreign Bank Limited.
UNITED STATES..	NEW YORK—Bank of the Manhattan Com- pany. Bank of America. Bankers Trust Co. Guaranty Trust Co. Irving Bank—Columbia Trust Co. National Bank of Commerce. National City Bank. Hanover National Bank. BOSTON—National Shawmut Bank. BUFFALO—Marine Trust Co. CHICAGO—First National Bank. Illinois Merchants Trust Co. CLEVELAND—Union Trust Co. DETROIT—First National Bank. DULUTH—First National Bank. LOS ANGELES—Citizens' National Bank. MINNEAPOLIS—First National Bank. PHILADELPHIA—Fourth St. National Bank. Franklin National Bank. Philadelphia National Bank. First National Bank. PITTSBURGH—Bank of Pittsburgh. PORTLAND, ORE.—United States National Bank. SAN FRANCISCO—Wells Fargo Bank and Union Trust Co. SEATTLE, WASH.—Seattle National Bank. SPOKANE—Exchange National Bank. ST. PAUL—First National Bank.
CHINA AND JAPAN.	Hong Kong & Shanghai Banking Corporation.
AUSTRALIA AND NEW ZEALAND.	Bank of New South Wales. Union Bank of Australia.
SANDWICH ISLANDS	Yokohama Specie Bank. Bank of Hawaii Limited.
SOUTH AFRICA...	Standard Bank of South Africa Limited.
INDIA	Lloyds Bank Limited. National Bank of India Limited.

Imperial Bank of Canada

PROCEEDINGS

OF THE

FIFTIETH ANNUAL GENERAL MEETING OF THE
SHAREHOLDERS

*Held at the Banking House of the Institution in Toronto,
on Wednesday, 26th November, 1924.*

The Fiftieth Annual General Meeting of the Imperial Bank of Canada was held at the Head Office of the Bank in Toronto on Wednesday, 26th November, 1924, the Chair being taken by the President, Mr. Peleg Howland.

Among those present were:—A. McPherson (Longford Mills), Dr. F. Beemer (Vittoria), W. H. Lake, G. H. Armstrong, F. G. Inwood, E. R. Wigle (Goderich), H. A. Jones, H. C. Boomer, Rev. T. W. Paterson, H. W. Evans, G. H. Aikins (Winnipeg), John Duncan, J. F. Duncan, C. Swabey, J. C. Black, J. C. Moor, W. M. Douglas, Dr. Brefney O'Reilley, Eugene Coste (Dallas, Texas), P. M. Faris (Aurora), F. M. Griffin (St. Thomas), Dr. King, Jos. Beaumont (Glen William), John J. Cook, F. W. Star (Niagara Falls), Ven. Archdeacon W. J. Doherty (London), A. E. Beck (Penetanguishene), W. F. Beck (Penetanguishene), R. Ross, J. Morgan, J. G. Ramsey, A. W. Morley Campbell (Port Perry), Jas. McNeil (New York), G. B. Woods, A. Rankin, W. C. Crowther, Prof. J. C. McLennan, T. L. Walker, A. Bicknell, Wm. Howland (Kleinburg), Jas. W. Bain, K.C., A. P. Burritt, G. C. Brown (Welland), T. D. Hallam, W. H. Knowlton, A. S. Knowlton, John Watt, Richard Tew, W. A. Medland, A. E. Ferrie, John A. Northway, J. P. Russell, C. S. Macdonald, J. T.

Imperial Bank of Canada

Parker, R. H. Ferris, D. S. Cassels, F. G. Osler, A. E. Phipps, W. G. More, A. L. Ogden, E. J. Case, J. Hadden, P. W. Pain, R. S. Clark, P. H. Jones, H. F. Rice, G. C. Foster, H. C. Houston, Lt.-Col. J. F. Michie, Peleg Howland, G. C. Heintzman, J. W. Hobbs, R. S. Waldie, Sir Jas. Woods, John Northway, W. C. Laidlaw, F. A. Rolph, H. T. Jaffray (Winnipeg), G. R. F. Kirkpatrick (Edmonton), A. O. Murray (Ingersoll), H. W. Scarff (St. Thomas), F. A. Black (Fergus), J. A. Forster (St. Catharines), J. D. Conover, Robt. Carswell, W. H. Greacen, H. D. Scott, A. N. Horner, G. M. Gardner, G. J. Morrow, W. H. Cawthra, G. L. Lackner, Dr. F. LeM. Grasett, F. H. Gooch, T. H. Woods, A. M. M. Kirkpatrick, F. W. Christie, O. D. Robinson, A. R. Capreol.

THE PRESIDENT: If you will kindly come to order, gentlemen, I will open the proceedings by reading the notice calling the meeting. (Notice read.)

With your concurrence I will ask Mr. More, the Secretary of the Bank to act as Secretary of the meeting and Messrs. A. P. Burritt and D. S. Cassels to act as Scrutineers. (Approved.)

The next matter is the reading of the minutes of the last Annual Meeting. It is customary I think that those should be taken as read. Will you approve? (Consent given and Minutes taken as read.)

I will ask the Secretary to read the Report of the Directors and Statement of Affairs, and Auditors' Report.

Imperial Bank of Canada

The Directors' Report and Annual Statement were read by the Secretary as follows:—

REPORT

The Directors have pleasure in presenting to the Shareholders the Fiftieth Annual Report and Balance Sheet of the affairs of the Bank as on 31st October, 1924, together with Statement of Profit and Loss Account, showing the result of the operations for the year.

The balance at credit of Profit and Loss Account brought forward from last year was.. \$1,033,833.20

The net profits for the year after deducting charges of management, auditors' fees and interest due depositors and after making full provision for bad and doubtful debts and for rebate on bills under discount were.....	1,107,889.99
Making a total at credit of Profit and Loss Account of.....	<u>\$2,141,723.19</u>

This amount has been appropriated as follows:—

Dividends at the rate of 12% per annum....	840,000.00
Bonus of 1% for the year.....	70,000.00
Annual contribution to Officers' and Employees' Pension and Guarantee Funds....	42,500.00
Dominion Government Taxes Paid and Reserved.....	150,000.00
Balance of Account Carried Forward.....	<u>1,039,223.19</u>
	<u>\$2,141,723.19</u>

During the year branches of the Bank have been opened at Church Street, Bloor and Bathurst Streets, Queen and Bathurst Streets, and West Toronto, in the City of Toronto, and Richmond Hill in the Province of Ontario. The following branches and sub-branches have been closed:—Avon, Chute a Blondeau, Hawkesbury and Port Robinson, in the Province of Ontario; MacGregor, and Portage and Colony Streets, Winnipeg, in the Province of Manitoba; Phippen, Traynor and Yorkton in the Province of Saskatchewan; Colinton, Crossfield and Waterhole in the Province of Alberta.

Imperial Bank of Canada

It is with deep regret that your Directors have to record the death on 22nd April, 1924 of Dr. William Hamilton Merritt, who became a Director in 1907 and was Vice-President since May 1920, and who was at all times deeply interested in the welfare of the Bank. The vacancy in the Board has been filled by the appointment of Mr. Walter C. Laidlaw.

The Head Office and Branches of the Bank have, in accordance with the Bank's invariable custom, been carefully inspected during the year and the Auditors appointed by you have also made their examinations as required by the Bank Act. Their report and certificate is attached to the Balance Sheet. They offer themselves for re-election.

The Directors have much pleasure in again testifying to the efficient and satisfactory manner in which the various officers of the Bank have discharged their respective duties.

All of which is respectfully submitted.

PELEG HOWLAND,
President.

Imperial Bank of Canada

PROFIT AND LOSS ACCOUNT

31st OCTOBER, 1924

Dividends Nos. 134,
135, 136 and 137,
at the rate of 12%
per annum.....\$840,000

Bonus of 1% payable
November 1st, 1924 70,000
————— \$910,000.00

Contribution to Officers'
Guarantee Fund..... 2,500.00

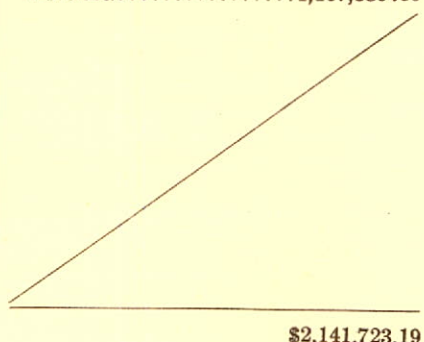
Contribution to Officers' Pen-
sion Fund as per By-Law
No. 33..... 40,000.00

DOMINION GOVERNMENT
TAXES, including tax paid
on Circulation and Re-
serve for Income Tax..... 150,000.00

Balance of Account carried
forward.....1,039,223.19
—————
\$2,141,723.19
—————

Balance at credit of account
October 31st, 1923, brought
forward.....\$1,033,833.20

Profits for the year ended 31st
October, 1924, after de-
ducting charges of manage-
ment, auditors' fees and
interest due depositors, and
after making provision for
bad and doubtful debts and
for rebate on bills under
discount.....1,107,889.99



—————
\$2,141,723.19
—————

RESERVE FUND

Balance at Credit of Account October 31st, 1924.....\$7,500,000.00

PELEG HOWLAND,
President.

A. E. PHIPPS,
General Manager.

Imperial Bank of Canada

FIFTIETH ANNUAL

31ST OCTOBER

LIABILITIES

Notes of the Bank in circulation.....	\$ 9,526,554.00
Deposits not bearing interest.....	\$17,896,017.03
Deposits bearing interest, including interest accrued to date of State- ment.....	70,227,079.87
	88,123,096.90
Balances due to other Banks in Canada. \$	1,439,134.83
Due to Banks and Banking Correspon- dents in the United Kingdom.....	220,379.94
Due to Banks elsewhere than in Canada and the United Kingdom.....	43,495.19
Letters of Credit Outstanding.....	445,014.67
	2,148,024.63
Total Liabilities to the Public.....	\$99,797,675.53
Capital Stock paid in.....	\$ 7,000,000.00
Reserve Fund Account.....	7,500,000.00
Dividend No. 137 (payable 1st Novem- ber, 1924) for three months at the rate of 12% per annum.....	210,000.00
Bonus of 1% payable 1st November, 1924.....	70,000.00
Unclaimed Dividends.....	2,940.25
Balance of Profit and Loss Account carried forward.....	1,039,223.19
	15,822,163.44

AUDITORS' REPORT TO SHARE- HOLDERS.

We report to the Shareholders of the Imperial Bank of Canada:—

That we have audited the above Balance Sheet as at October 31, 1924, and compared it with the books and vouchers at Head Office and with the certified returns from the Branches. We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

In our opinion the Balance Sheet discloses the true condition of the Bank and is as shown by the books of the Bank.

The above Balance Sheet does not include monies which have been set aside by the Shareholders from time to time for the purpose of a Pension Fund, a portion of which is invested in shares of the Bank.

A. B. SHEPHERD, C.A.
of Marwick, Mitchell & Co.

PERCY C. BAXTER, C.A.
of Macintosh, Cole & Robertson.

TORONTO, November 21, 1924.

\$115,619,838.97

Imperial Bank of Canada

BALANCE SHEET

1924.

ASSETS

Current Coin held by the Bank.....	\$ 2,107,729.65	
Dominion Government Notes.....	11,217,427.50	
United States and other Foreign Currencies.....	254,984.33	
		\$13,580,141.48
Deposit in the Central Gold Reserves		3,502,533.32
Deposit with the Minister for the purpose of the Circulation Fund		342,985.30
Notes of other Banks.....		812,396.00
Cheques on other Banks.....		6,531,154.60
Balances due by other Banks in Canada.....		715,856.70
Due from Banks and Banking Correspondents in the United Kingdom.....		610,401.51
Due from Banks and Banking Correspondents, elsewhere than in Canada and the United Kingdom....		1,057,601.78
		<u>\$27,153,070.69</u>
Dominion and Provincial Government Securities not exceeding market value.....	\$13,487,079.89	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value.....	3,696,366.02	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	150,900.82	
		17,334,346.73
Loans to Provincial Governments.....	\$ 150,904.27	
Loans to Cities, Towns, Municipalities and School Districts.....	6,358,730.18	
Call and Short (not exceeding thirty days) Loans in Canada on Stocks, Debentures and Bonds, and other Securities of a sufficient marketable value to cover.....	5,954,066.82	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada on Stocks, Debentures and Bonds, and other Securities of a sufficient marketable value to cover.....	2,000,000.00	
		14,463,701.27
		<u>\$58,951,118.69</u>
Other Current Loans and Discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts.....	49,356,226.78	
Non Current Loans estimated loss provided for.....	323,264.36	
Real Estate other than Bank premises.....	475,635.50	
Mortgages on Real Estate sold by the Bank.....	394,469.21	
Bank Premises, at not more than cost, less amounts written off.....	5,063,808.65	
Liabilities of Customers under Letters of Credit as per contra.....	445,014.67	
Other Assets not included in the foregoing	610,301.11	
		<u>\$115,619,838.97</u>

PELEG HOWLAND,
President.

A. E. PHIPPS,
General Manager.

PRESIDENT'S ADDRESS

THE PRESIDENT: Gentlemen, according to custom imposed upon me, I will have to inflict you with some references to conditions, etc.

It is with considerable satisfaction that we lay before you the report which you have just heard read, for the year we have past through excelled perhaps in difficulties the previous one. There has been a shrinkage in business, which has meant a reduction in commercial loans, besides a curtailment in the number of transactions from which banks derive a share of their revenue. Advances to farmers in the West have of necessity been reduced, and the low rates obtainable on Call Loans in New York have deprived us of a profitable outlet for surplus funds. Expenses, while reduced to some extent, continue high, and there has been no reduction in taxation, (the taxes paid during the year by the Bank to the Dominion and Provincial Governments, exclusive of sales taxes and stamp taxes, were in excess of \$220,000 or more than three per cent on its capital—this is taking no account whatever of the very large Municipal and Real Estate taxes paid) nor can we avoid in times like these losses from bad debts in spite of the utmost care; therefore, as I have said, your directors are pleased to be able to present the statement they have the honor to submit.

Field crops in Canada this year, taken all in all, have been good, in Ontario particularly so. With the prices prevailing this Province rurally can seldom have been better off and the effect must soon be felt in the demand for goods. Quebec and the Eastern Provinces, too, are agriculturally favoured. In the Prairie Provinces there has been produced a moderate crop, much short of last year, except in Manitoba. With the good prices some headway will be made, and part of the load of debt incurred from over-prosperity will be lifted. The growth in the production of Dairy Products and Eggs and Poultry in these provinces continues, and is of the greatest importance in making the farmer less dependent for existence on grain alone. British Columbia, too, has been favoured. The Development of our Mining, particularly in Northern Ontario, continues. Pulp and Paper still furnish a large part of our exports and the industry would seem to be able to attract capital for further development. The total of our exports are large, made up chiefly of Agricultural

Products, Animal Products, Fish, Minerals, and Wood Products, but much of it is not yielding a profit to the producer. The balance of trade is in our favour. Perhaps larger imports would indicate more internal activity and better business. There is much unemployment but in spite of that considerable immigration, falling off in the last three or four months as compared with last year. There is emigration to the United States, the numbers of which it is difficult to estimate. Under existing conditions this should not be entirely regretted as the number of our idle people would otherwise be larger. No doubt most of these will return when times improve. It is reported that many have already come back.

Industries and business generally, I think, lack enough output or turnover to enable them to show satisfactory returns, but world affairs will be improved by the results of the elections in Great Britain and the United States, and the adoption of the "Dawes Plan" for the settlement of Germany's obligations must be beneficial even if only partially successful, and the effect will be felt by us. Altogether, I am under the impression that we are approaching a period of improved business, but I can not convince myself that that lengthy period of prosperity for which we are all hoping will begin until there are further readjustments downward of price levels; until production costs in the old and the new world are nearer together and until there is a more unhampered exchange of commodities between the nations of the world.

In accordance with the provisions of the new Bank Act the Government has appointed an Inspector General, and has selected, according to report, a man very highly qualified. He has, however, not been in office long enough to function. It is sincerely to be hoped that all that has been expected of the system will be realized.

It is needless to say that the action of the Ontario Government in reducing the rate of interest to be paid on deposits by the Provincial Savings Banks has met with hearty approval from the Management of the Chartered Banks. The Chartered Banks are still suffering from taxes imposed by Provincial Governments who enter into competition with them. Is it too much to hope that this injustice will be removed?

The Managers' letters, specially written with reference to their districts at this time of year, are as usual comprehensive, and are very hopeful even from sections where such views might not be expected to prevail.

There have been two more Bank mergers or absorptions recently consented to and which will be completed shortly. The number of Chartered Banks will then be twelve. Will this movement go on? It is hard to say! Surely there is room for moderate-sized Banks carefully conducted. The Public has the matter in its own control, and can, by its patronage or the withholding of it, determine the question.

The Dominion Government, too, which professes to oppose as a policy further reduction in the number of Banks, can do something by distributing its business. We all pay proportionate taxes and provide certain services gratuitously as provided by law, and are equitably entitled to a greater share in the benefits derived from Government finance.

Just here I would like to emphasize that greater size does not always indicate greater strength. Take our own case—we are in an exceptionally strong position.

We have a loyal and faithful staff, one that compares favorably with that of any other Bank, so, I think I am justified in saying that a depositor can place his funds in this Bank with confidence and that he will be assured of at least as fair and courteous treatment as he can get in the largest institutions.

With little hope of being heard or, if heard, heeded, I can not refrain from again raising my voice against the readiness of our Governing bodies to spend money. The excuses in the shape of Railroad needs, Good Roads, Education or Unemployment may seem good, and the pressure hard to resist but our taxes are high and will grow, and there is a limit of endurance to even the willing beast.

It is with very deep regret that I have to refer to the death of Dr. Merritt. He died in the Spring of this year. His was a very attractive personality, and he took great interest in our affairs. The Merritt name has been connected with the directorate of the Bank almost continually since its establishment. The vacancy on the Board has been filled by the appointment of Mr. Walter C. Laidlaw, who, I am sure, will serve you well.

Imperial Bank of Canada

Last year a small addition to the fund set aside for division among the Directors was made owing to the necessity of appointing a second Vice-President. That necessity does not now exist but unless it is your expressed wish that such should not be the case the full sum voted will continue to be provided as Directors' remuneration.

Finally, perhaps I may be permitted to repeat in effect what I took occasion to say last year. This Bank will, within a few months, have been established half a century. It has reached the respectable dimensions it now has without the absorption of any other Bank, except the Niagara District, and that was part of the original plan when starting. It has progressed by the diligent and careful work of those associated in its management. It has not been backward in its pioneer work as evidenced by its early reaching out into the great Northwest country and the mining districts of Northern Ontario. Its management is now in my opinion aggressive and progressive, but not lacking in the necessary conservatism, I believe the Bank has given service to the community which has been for good and that it will continue to do so. I do not expect or believe that it will lose its identity in any movement in the future and I expect and believe that those that replace us, whom time must before long remove from active participation in its affairs, will be faithful to the traditions of the past. (Applause.)

VICE-PRESIDENT'S ADDRESS

Your President has gone into some detail in connection with the report and figures, and our General Manager will analyze the report still further, and my duty is simply to second its adoption, but before doing so I would like to talk as a business man for a very few minutes on conditions as we find them and future prospects. There is no doubt we business men have been passing through difficult and troublesome times, and of course banking profits largely depend on trade activity and trade has not been active. But there are signs, there is a better feeling in the air. Someone has called this atmospheric betterment. I believe it was the late J. P. Morgan who said "it always stops raining." We have had a long spell of bad weather but it is going to stop raining, and I believe the sun is now trying to break its way through, and the fogs and mists will soon be cleared away. Every bank is deeply interested in seeing barriers to trade revival removed, and there are barriers to trade revival. Some of them could be removed without any difficulty, others will be a perennial source of trouble, and I would illustrate this by naming one of each class. We are told we must not talk politics but it is not politics I am talking, because I believe not only present and past governments but all governments are to blame to a large extent for the difficulties the world is laboring under.

I have no doubt in my own mind, in fact I know it is the case that our woollen trade has been crippled by the last two increases in the British Preference. Now I have come to the belief that preferences even to the Mother Land should be viewed from the standpoint of economics rather than from the standpoint of enthusiasm born of sentiment. When I was President of the Toronto Board of Trade in 1915 I advocated strongly the appointment of a permanent Tariff Commission at Ottawa, and we will never have a scientific tariff, a sane and properly balanced tariff until the Government has experts there to act in an advisory capacity.

A resolution was passed at the Associated Boards of Trade of the Province of Ontario last week which so fully cites the views I hold on this question that I am going to read it:

"That while foreign countries build and maintain a formidable tariff wall against the products of our Canadian fields and industries, similar measures should be passed to

protect the productive wealth of this Province and of the whole Dominion; that tariff preferences granted by Canada should be based on the principle of an exchange of advantages, and with due regard for differences in wages, standards of living and working conditions in the various countries so as to assure sufficient protection for home industry; that, with the above provisions, every effort should be made to foster and increase trade among the different parts of the British Empire, not only by tariff preferences but by every other practical expedient; and that the Dominion Government be urged to appoint tariff experts to act in an advisory capacity, in all matters concerning tariffs, preferences, and trade agreements; and that the Governments of this Province and the Dominion be memorialized accordingly."

That is one of the barriers to trade revival which could be removed and ought to be removed. There is another that is much more difficult to remove and that is the gambling on the raw materials of industry. Winnipeg and Chicago play with wheat, New York with cotton, sugar, rubber. Now, the cotton or textile industry is the one I am engaged in. I believe I am more interested today in manufacturing than in merchandizing. Cotton in July was as high as 34 cents, it came down to 21, up again to 30 and today it is 24. You can see how utterly impossible it is for the manufacturer to operate with any certainty. As a matter of fact the profits or losses shown by manufacturers depend very largely on their successful or unsuccessful purchasing of raw materials, not on their skill in production or in marketing their goods. This is not right but you can't remedy it. I would be one of the last to urge Governments stepping in and forbidding dealing in futures, but none the less the very fact that these commodities are gambled in has been the direct cause of the hand to mouth habit of buying that our manufacturers are complaining so much about.

Our President referred to the Dawes Commission. There are evidences of restoration of confidence and credit in Europe and with that will come about a world trade, and Canada will have a part in it.

Our exports in the last fiscal year were over one billion dollars and almost every country that is open to trade got some of our exports, and Canada will gain by any world trade revival, there isn't any doubt about that.

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Now, I have much pleasure in seconding the adoption of this report. I think it a most admirable report. Knowing conditions as I do, knowing the affairs of the bank as I do, I have no hesitation in saying to you shareholders that the report is one you ought to be thoroughly well satisfied with; and this I will say, while we merchants and manufacturers have had a hard time, we all have our affairs well in hand and are ready to take advantage of any revival that takes place, and the Imperial Bank is ready, too. As your President has said, there are larger banks, but there are none stronger or sounder and, as I know from experience, none more ready to take full share in the development of the resources and industries of the country. I second the adoption of the report, Mr. President. (Applause.)

THE PRESIDENT: Before I put the motion, I would ask the General Manager to make his remarks on the statement.

GENERAL MANAGER'S ADDRESS

As long ago as 1921 the late General Manager predicted in his address at the Annual Meeting that Banks were going to find it harder to make satisfactory earnings and avoid losses. Every year since then has been a difficult one for the Banks and the Bank's year just closed has been no exception. We had the further disturbance caused by the renewed discussion of the Bank Act in Parliament early in the year. The Banks have come in for a great deal of newspaper criticism and we have had more than one additional merger; the call rate in New York has ruled at two to three percent, lower during the year and for the last few months has seldom risen above 2% and has been as low as $1\frac{1}{2}\%$; the return of New York Exchange to practically par has curtailed the opportunity to actively trade in United States Funds, and the continued depression in general business has diminished greatly the number of transactions and the opportunities for the employment of what might be called our earning funds in the form of current loans and discounts. In view of these adverse conditions it is with a great deal of satisfaction that we are able to bring forward to-day a statement showing that the earnings of the Bank have amounted to the substantial sum of \$1,107,889.99 and that after making the customary deductions for Pension Funds, etc. and providing for heavy Dominion Government Taxes we are able to carry forward a somewhat larger sum than was carried forward last year.

Reverting to Mr. Moffat's remarks in 1921—during the period of deflation, which we hope is soon coming to an end, we have not been immune from the losses which Mr. Moffat foresaw, but you will be gratified to know that we have not only provided for all bad and doubtful debts without drawing on the substantial inside reserves held by the Bank at that time, but have materially added to them during the period.

Out of the profits of the year there have been paid to the Shareholders the usual dividend of 12% and, in addition, the bonus of 1% which was first paid in 1920 with the intimation that it would only continue over the period of good times but which has been paid regularly ever since, although it may be found advisable not to continue it another year.

The balance sheet, too, we consider quite satisfactory. According to custom, I will explain briefly a few of the

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changes which have taken place. Taking as usual our Liabilities first: the Circulation of \$9,526,554 shows a falling off of about \$1,300,000 from a year ago or practically 9%. This compares with a falling off in the Circulation of all Banks, according to the Government Return of the 30th September, 1924 (which is the last available for comparative purposes and figures taken from which I will make use of throughout my remarks) of \$20,703,748 or 11.2%. This general falling off in Circulation is undoubtedly due to less activity in trade and somewhat lower prices. The Deposits, which, of course, are the portion of the Bank's business, most likely to be disturbed by untoward conditions and which last year showed a shrinkage of \$1,650,000, are again somewhat less, the total being \$88,123,096 compared with \$89,442,750 in 1923 or less by approximately \$1,300,000. I am glad to say that, whereas last year the falling off was in our public deposits the decline this year is altogether in the balance maintained with the Bank by the Dominion Government, which is actually some \$1,315,000 less than it was a year ago. Our ordinary Current Account and Savings Deposits, which, following the Home Bank disaster, were shrinking a year ago and which continued to shrink until the turn of the year, since that time have shown improvement and, notwithstanding the fact that we have closed a number of offices, are actually some \$500,000 more than they were last October, and I feel they will continue to grow. Our returns show that there has been a substantial increase in the number of our depositing customers during the year. The Deposits of all the Banks, according to the Government Return of September, show a decrease for the year of \$27,564,581 or 1.5%; the deposits of the Imperial Bank of Canada have decreased 1.4%, so that we fully held our own, something which we construe as a well-merited mark of public confidence. The other items among our Liabilities to the public call for no particular comment—they comprise ordinary banking balances kept by our correspondents in Canada, the United States and elsewhere for their daily transactions and the Letters of Credit outstanding. As in former years we have no borrowings or debit balances in our accounts with our Agents at home or abroad nor any borrowings under the Finance Act nor have we had any during the year.

Turning to the other side—that is the Assets: In Cash on Hand and at Bankers, Notes and Cheques on Other Banks,

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Deposits in the Central Gold Reserves and other instantly available Assets of that kind we have \$27,153,070.69, practically the same sum as a year ago, although our Liabilities are nearly \$3,000,000 less. It equals 28% of our total Liabilities to the public compared with 26% last year. When we include our secondary Reserves such as Government and other Bonds, Call Loans, etc. we have \$58,951,118.69 of readily available Assets compared with \$55,785,358.66 in October, 1923, an increase of over \$3,000,000, a percentage of 58.5% compared with 54% in 1923, a very strong position indeed I think you will agree.

There has been little change in the character of the Reserves. There has been a reduction of a million dollars in the amount deposited in the Gold Reserve, representing cash released through the retirement of Circulation. The securities held are of a somewhat higher grade—Bonds of and guaranteed by the Dominion and Provincial Governments being roughly a million and a half higher, at \$13,487,079, while Municipal securities are about a million less at \$3,696,366 and Railway and other Bonds and Stocks have been reduced to \$150,900. Our Call Loans in Canada, amounting to \$5,954,066, are up nearly \$2,000,000 and our Call Loans elsewhere (in New York) are \$2,000,000 compared with \$1,250,000 a year ago, and our Loans to Cities, Towns and Municipalities at \$6,358,730 are higher by \$600,000.

Our Current Loans and Discounts are some \$6,000,000 lower, being \$49,356,226.78 compared with \$55,643,946.39, which is due in part to the crop movement in the West being later than it was a year ago, but to a greater extent to the curtailment of the demand for loans, owing to slack business, which I have already referred to. There is also a fairly substantial reduction in the amount of our Loans to Western farmer customers who had in many cases over-borrowed. The greater portion of the funds freed by the contraction in the Loans have found safe, if somewhat less profitable, employment in the increased amounts of securities held and loans at call and to Cities and Municipalities, which I have just referred to. Compared with last year the percentage of decrease in our Loans was 10.5% and the decrease in the loans of all the Chartered Banks in Canada, according to the September Government Return, was a round \$100,000,000 or exactly 9.4%. Our Loans and Discounts have received a continuous overhauling throughout the year and we believe

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that they are a particularly clean and desirable lot. There has been a decrease of nearly 50% in the Non Current Loans as shown by the statement, while the real estate, mortgages and other Assets remain at just about the same figure.

The only other important Asset is our Bank Premises Account, which has grown a little, having increased during the year from \$4,798,061.88 to \$5,063,808.65. Most of this has been brought about by the purchase (referred to in my remarks last year) from the Liquidator of the Home Bank of Canada of four offices in Toronto, situated at Bloor and Bathurst Streets, Church Street, Queen and Bathurst Streets and West Toronto. We subsequently purchased, and the price is included in our Bank Premises Account, the premises formerly occupied by the Home Bank of Canada at Sandwich, Ont., where we needed premises. We have also built and equipped a new building at Danforth and Carlaw Avenues in Toronto and have erected moderate premises at Cottam and Kirkland Lake, Ontario, Handel in the Province of Saskatchewan and at Jasper and Sangudo in Alberta. On the other hand, we disposed of various small pieces of property which were not likely to be required, the full proceeds in all cases being credited to Bank Premises Account.

NEW BRANCHES

During the year we opened Branches in Toronto at the four points where we acquired the Home Bank Offices. The results, with possibly one exception, have justified our doing so. The only other Branch opened during the year was at Richmond Hill, where the amalgamation of the Standard and Sterling Banks offered an opportunity to strengthen our chain of Branches up Yonge Street north of Toronto. We closed twelve Banches and Sub-branches mostly in the West where results had not justified their continuance or where we were able to make satisfactory exchanges with Banks in competition. Owing to the heavy cost of doing business and the burden of taxation placed upon Bank Branches, it is not likely that our policy will be one of expansion in this direction. It is not unlikely that it will be found advisable to withdraw some of our smaller offices where dull business makes it impossible to earn the cost of maintaining them and I fancy that this will be found to be the policy of all Canadian Banks for some time to come.

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STAFF

The Staff of the Bank consists of 1240 officers of whom 256 are young women and I have pleasure in again testifying to their zeal and efficiency.

SHAREHOLDERS

The number of our shareholders continues to grow, the number on October 31st being 2413 compared with 2364 a year ago and 2055 in 1920. An increase of nearly 400 shareholders or nearly 20% in the past four years is very gratifying to the management, who regard it as strong evidence of the high standing of the Bank in the eyes of the public generally.

I would like here to voice my realization of the loss sustained by the shareholders and the management of the Bank in the passing of Dr. Merritt, who served so long and faithfully as Director and Vice-President and also congratulate you on your good fortune in securing the services of Mr. Walter C. Laidlaw, as a Director. His selection has my very hearty approval.

It is the custom of the President to speak upon present conditions and the outlook for the future and Mr. Howland has given you a very able summary. I concur in his feeling that any prolonged era of prosperity is not yet in sight. There has recently been some improvement in the textile industry and also the automobile industry have been employing more hands, and while these things are helpful there is, as yet, no definite sign that the improvement is permanent. There is, in Toronto, Montreal and perhaps elsewhere, a certain activity in the erection of large office buildings and apartment blocks, financed largely by money raised by public bond issues. It seems to me that, unless care is exercised in accurately estimating the requirements for accommodation of this nature, there is serious danger of over-construction. Apart from this the building trade is dull. The position of the agriculturist in Eastern Canada is improved, but the condition of our Western farmers as a whole is not such as to induce any large agricultural immigration into those Provinces and one of Canada's greatest needs to-day is an increase in the number of people on the land. Until some such movement occurs and until we get some relief from our heavy taxation and the outlays in connection with our National Railways and other public expenditures of money we cannot expect to do better than

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emerge slowly from the unsatisfactory condition that business and financial affairs generally have to contend with at present.

Much has been written and said of late about "moderate-sized" Banks and their prospects in competition with the big fellows and, as the President has said, there is a great tendency to confuse size and strength. I think I am quite safe in declaring that your Bank is as strong and safe as any Bank in Canada and as well equipped to look after the business and interests of its clients. There is unquestionably a large and important section of the public who feel that their affairs get better and closer attention in a Bank which is not too large for the management to be intimately acquainted with their interests and who prefer to do their banking with such Institutions. The absorption of a number of the moderate-sized Banks by the larger ones means that this particular class of business will be divided among fewer Banks and to that extent those few will benefit. We look forward to the future of the Imperial Bank of Canada with confidence. (Applause.)

THE PRESIDENT: It is moved by myself, seconded by the Vice-President, that the report which has been read be adopted, printed and circulated among the shareholders. (Carried.)

The next motion is for the appointment of Auditors.

MR. ROBERT ROSS: I beg to move that Messrs. A. B. Shepherd, C.A., of Marwick, Mitchell & Company, and P. C. Baxter, C.A., of Macintosh, Cole and Robertson, be appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed \$10,000.

MR. CHARLES SWABEY: I beg to second that motion. (Carried.)

THE PRESIDENT: It is with some diffidence that I call for the next motion.

MR. EUGENE COSTE: Mr. President, I beg to move, seconded by the Rev. T. W. Paterson, that the thanks of the shareholders are due and are hereby tendered to the President, the Vice-President and Directors of the Bank for the valuable services rendered during the past year and for the excellent report that we have been presented with.

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It is hardly necessary to dilate on this motion because the faithfulness of the officers of the Bank to the interests of the shareholders is quite evident in the success they have had during the past year and in the way they always look carefully and faithfully after the affairs of the Bank.

REV. T. W. PATERSON: I have much pleasure in seconding the motion.

(Motion carried with applause.)

THE PRESIDENT: I am sure we all appreciate very much this motion and I am going to ask Mr. J. W. Hobbs, who has been a Director now for a year I think, if he would say a few words in reply.

MR. J. W. HOBBS: Gentlemen, I wish to accept on behalf of the Board your kind vote, which I take it is not a mere formal act but an act which indicates your appreciation of the loyalty of the Directors of the Bank which is your institution. The position of a bank director today, as you know by the press, is not the sinecure which it has been heretofore presumed to be. The responsibilities are great—not onerous, but they are great, and unfortunately they are not clearly defined. However, honesty of purpose and faithfulness in service are what the Board can render to you. Speaking on behalf of the Board I know of no effort that has been spared that would be conducive to the welfare and prosperity of this institution. That welfare and that prosperity is due also to the confidence of the shareholders which we feel we possess in the highest degree. The bank cannot function properly unless it has that support and is also free from those influences, practices and policies which have been advocated from time to time within the past year or so, both publicly, in parliament and in other ways, which are injurious to the banks and injurious to the public at large.

I am sure, speaking on behalf of the Board, we are proud of this institution, very proud of this institution, and we are very proud of your appreciation of any contribution we may have made for its success. (Applause.)

MR. JAMES MCNEIL: Mr. President, I have much pleasure in moving the following resolution: That the thanks of the shareholders be given to the General Manager, the Assistant General Managers and other officers of the

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bank for their attention to the interests of the bank and for the efficient performance of their respective duties.

It has been my good fortune to have known the General Managers and Assistant General Managers and a great many of the managers of the bank ever since the Bank was organized. I knew Mr. Wilkie who was your first General Manager, and I knew Mr. Hay and I was well acquainted with Mr. Moffat. I have also had somewhat of an acquaintance with Mr. Phipps, and I believe today, notwithstanding the fact that you have had conservative and careful General Managers and Assistant General Managers in the past, that your Bank is perhaps as well if not better equipped with conservative, cautious management than it has ever been at any time in its history. I also think that the balance sheet as read to the meeting today indicates that fact, and I know that I as a shareholder have very great confidence in those who have now charge of the Bank's affairs.

I cannot refrain from expressing a word of optimism also at this meeting as coming from the United States which has been mentioned here today. I think we have seen wonderful improvement during the past year. You have seen Canadian exchange move to a parity with New York exchange, you have seen a great many of the foreign exchanges of the world moving up towards a gold standard, and it is generally expected I think or at least hoped that the standard of exchange will in a very short period move up to a point somewhere near the gold point, which will do away with a great deal of uncertainty with regard to the selling or purchasing prices of your products. The Dawes plan I think is also working towards a solution. No doubt you may have to trim your sails and cut down your manufacturing costs to compete with European conditions, but I believe with your greater efficiency that you will be able to do this, and I firmly believe that whilst we will have to keep our eyes about us, that we are entering upon a period of prosperity that in my judgment may prove not only to be temporary but permanent. They have elected a very conservative administration in England and we believe we have elected a very conservative administration in Washington, and I am looking for conservative business management, and for lower taxation which I think will ultimately be felt in the business community. For that reason I look for increasing prosperity. I have great pleasure in moving this resolution. (Applause.)

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MR. W. H. KNOWLTON: Mr. President, it is now and always has been a pleasure to me to be able to say something with reference to the General Manager and Assistant General Managers. For nearly forty years now I have been helping those gentlemen in my own humble way; and although I don't claim to have had a very large part in that process, still I did something. I used their money whenever I could. Sometimes I got it when perhaps I wouldn't have got it if they had known more about me. When I first came to the bank the President was in swaddling clothes, and the General Manager had not seen the light of day. I have been all that time treated with the greatest courtesy and kindness, and I don't think during the whole of those years I have ever had once to complain of an impertinence or forwardness on the part of one single member of this staff. There is nothing that I can say that will assure you, sir, of the regard in which I believe not only every shareholder but every customer of this bank holds you. You always have been and are well spoken of, and have always had the reputation of treating your customers with kindness and generosity. (Applause.)

(Motion adopted.)

THE PRESIDENT: It is certainly gratifying to us, to me and the other Directors that are here, to hear the staff so highly spoken of by both Mr. McNeil and Mr. Knowlton. Mr. Knowlton has been a customer to my own knowledge ever since the bank started.

I am going to ask Mr. Jaffray, who is Assistant General Manager in the west, and Mr. Hearn, who is the Manager of the Bank in Montreal, to reply to this motion. I would like to say I regret very much Mr. Boulton, the Assistant General Manager in Toronto, is not with us today. He is laid up with a bad cold.

MR. JAFFRAY: Mr. President and Gentlemen: It gives me a great deal of pleasure indeed to acknowledge this motion on behalf of the staff. On previous occasions when I have had the privilege of doing so my knowledge of the staff has been largely confined to the staff in the Western Branches, but this year I had the opportunity of being in the east for a few months and meeting a great many members, and getting to know them quite intimately, of the Eastern staff, and I have no hesitation in saying to you that they fully bore out

the impression I had always had of the Western end of the Imperial Bank staff, namely, that they were a very efficient and capable body of men, and exceedingly loyal to the institution. I think there is no doubt that not the least factor resulting in that loyalty is the knowledge that their efforts are always appreciated by the Shareholders and Directors. I thank you very much. (Applause.)

MR. HEARN: Mr. President and Gentlemen: It is a great pleasure to me to hear this motion, and I would like to thank Mr. McNeil for the very cordial manner in which he introduced it. There is no doubt that the shareholders are satisfied with the efforts of the staff, as shewn by this resolution. It is very encouraging to them and I am sure it will stimulate them further in their efforts for the good of the Bank. (Applause.)

Dr. King moved, seconded by Major Aikins, that the Ballot Box be now opened and remain open until 2 o'clock this day for the receipt of Ballot papers for the election of ten Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered. (Carried.)

The Ballot having been taken, the Scrutineers presented their report, which was read by the President, showing the following Directors duly elected for the ensuing year:—Peleg Howland, Sir James Woods, Sir James Aikins, K.C., John Northway, J. F. Michie, Frank A. Rolph, R. S. Waldie, George C. Heintzman, J. W. Hobbs, and Walter C. Laidlaw.

The Meeting then adjourned.

List of Shareholders
of the
Imperial Bank of Canada
as on October 31st, 1924

List of Shareholders of the Imperial Bank of Canada

as on October 31st, 1924

SHARES, \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Mrs. Eva I.	Smiths Falls.	17
Abbott, Oscar C.	"	33
Abbott, O. C., Annie J. Tait and H.S. Coombs, Exors. Estate W. L. Tait.	"	10
Abbott, Mrs. Rachel G., in trust for Paul Abbott	Cleveland, Ohio.	1
Abel, Miss Helen	Fergus.	3
Adams, Mrs. Amy E.	Sault Ste. Marie.	49
Adams, Mrs. Annie S. C.	Port Perry.	4
Adams, Mrs. Eleanor L.	Coboconk.	10
Addison, Mrs. Elizabeth A.	Toronto.	10
Adkins, Mrs. Jean, and Mrs. Florence Adkins, Joint Account.	Hamilton.	5
Adkins, Wm.	Toronto.	6
Aggett, John T.	"	25
Aikins, Miss Elizabeth G. C.	Winnipeg, Man.	6
Aikins, Gordon H.	"	15
Aikins, Sir J. A. M., K.C.	"	212
Ainslie, Mrs. Nellie S.	Toronto.	7
Aitken, Mrs. Elizabeth G.	Cheviot, Sask.	4
Akers, Mrs. Emily	Toronto.	5
Albers, Simon J.	Wetaskiwin, Alta.	5
Albon, Miss Ada L.	St. Catharines.	10
Albright, Mrs. Jessie J.	Vineland.	25
Alcorn, Samuel	Lindsay.	2
Alexander, Edgar A. S.	Toronto.	1
Alexander, Mrs. Jennie	Conn.	10
Alexander, Mrs. Maude.	Toronto.	26
Alexander, Exors. Estate Wm.	Santa Barbara, Cal.	29
Alguire, A. Ross	Cornwall.	10
Allen, Wm. L.	Sault Ste. Marie.	20
Allingham, Miss Fanny	Kesh, Ireland.	8
Ambrose, Mrs. Isabel A.	Hamilton.	10
Ambrose, Miss Margaret S.	"	7
Amys, Arthur L.	Peterborough.	10
Anderson, Miss Annie	Gores Landing.	5
Anderson, Mrs. Dorothea S.	Ottawa.	12
Anderson, Mrs. Emily L.	Detroit, Mich.	4

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Anderson, Miss Emily L.	Toronto.	30
Anderson, Mrs. Florence.	Galt.	2
Anderson, Miss Florence G.	Detroit, Mich.	2
Anderson, Ross.	Newburgh.	7
Anderson, W. R.	Matheson.	1
Andrews, Miss Esther J. A.	Toronto.	17
Applegath, Mrs. Elizabeth Z.	"	10
Applegath, F. C.	"	10
Applegath, L. J.	"	35
Appleyard, Revd. Edward, and Anna M. Appleyard, or the Survivor.	Woodstock.	15
Appleyard, R. H.	Humberstone.	5
Archbold, Lt.-Col. Francis H. W.	Baghdad.	22
Archer, Edward.	Toronto.	56
Archer, Miss Ursula.	"	8
Archibald, Exors. Estate C. B.	Truro, N.S.	15
Ardagh, H. H.	Barrie.	10
Ardern, Mrs. Marion J.	Calgary, Alta.	1
Armbrust, Robt. J.	Chantler.	1
Armour, A. D.	Toronto.	2
Armour, Exors. Estate E. Douglas, K.C..	"	37
Armstrong, Mrs. Charlotte.	St. Catharines.	27
Armstrong, Herbert W., M.D.	Fergus.	60
Armstrong, Miss Jean.	St. Louis, Mo.	11
Armstrong, Mrs. Mary J., and Miss Dorothy M. Armstrong, Joint Acct..	Chico, Cal.	11
Armstrong & Cook.	Toronto.	50
Arnold, Mrs. Martha C.	St. Catharines.	30
Arnoldi, Mrs. Emily P.	Ottawa.	21
Arthurs, Mrs. Anne J., Trustee.	Toronto.	216
Ashbridge, Jesse.	"	50
Ashley, Mrs. Mabel B.	Brampton.	4
Atchison, Revd. W. E.	Fergus.	3
Atherton, T. A.	London.	5
Athoe, William G.	Ridgeway.	50
Atkin, Gilbert McL.	Banff, Alta.	32
Auld, Mrs. Christina M.	Toronto.	7
Austin, Albert W.	"	50
Austin, Mrs. Ruth E.	"	8
Avonmore, Viscountess Mabel Sara.	Bournemouth, Eng.	7
Aykroyd, Mrs. Mable P.	Toronto.	2
Babbitt, Mrs. Jennie S.	Toronto.	5
Babe, W. J., or Stella M. Babe and the Survivor.	St. Thomas.	17
Badger, Mrs. Mary.	Ridgeway.	2
Bagnani, Madame Florence R.	Rome, Italy.	86
Bailey, Mrs. Gertrude.	N. Vancouver, B.C.	5
Bain, George D.	Sussex, N.B.	58
Bain, James W., K.C.	Toronto.	60
Bain, John A.	Moncton, N.B.	4
Bain, Mrs. Mary.	Toronto.	375
Baker, Miss Alberta M.	North Bay.	50
Baker, Allen R.	Thessalon.	20
Baker, Allen R., Trustee.	"	7
Baker, Mrs. Bessie W.	Kingston.	2

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Baker, H. P.	Toronto	5
Baker, Rev. Hibert R.	Victoria, B.C.	4
Baker, Miss Olive M.	Ridgeway	40
Baldwin, Harry W.	Toronto	4
Baldwin, Exors. Estate Rev. H. Grasett	Farnham, Eng.	50
Baldwin, Exors. Estate Henry St. George	Toronto	25
Baldwin, Trustees Estate J. B., M.D.	"	20
Baldwin, L. H.	"	22
Baldwin, L. H., in trust for Miss Elizabeth A. M. Baldwin	"	28
Baldwin, Trustees Estate W. A., M.D.	"	71
Bales, Miss Maria J.	"	6
Balkwill, Mrs. Sarah J.	St. Thomas	20
Ball, Miss Louisa A.	Toronto	56
Ballantyne, A. W.	"	50
Ballentine, John D.	Natal, B.C.	5
Bancroft, Mrs. Dorothy, Treas. M. C. League	Quebec, P.Q.	4
Bancroft, Mrs. Margaret	Vancouver, B.C.	3
Barber, Mrs. Edith J.	Chatham	10
Barber, Mrs. Laura L.	Essex	12
Barnum, Mrs. Margaret	Brighton	25
Barrie, Mrs. Winnifred J.	Toronto	42
Barron, Miss Grace C.	Fonthill	11
Bartlett, Mrs. Janet B.	Dunnville	3
Barton, Chas. F.	London, Eng.	15
Barton, Geo. E., and Louise W. Barton or Survivor	"	15
Bate, Arthur W.	St. Catharines	20
Bate, Charles F.	Brampton	20
Bate, Edward N.	Toronto	15
Bate, Henry N.	St. Catharines	20
Bate, Herbert M.	"	15
Bate, Miss Mary F.	"	17
Bate, Exors. Estate Newell	Ottawa	52
Bate, Thomas B.	New Orleans, La.	20
Bate, Exors. Estate Thomas B.	St. Catharines	77
Bate, W. Thornton	"	20
Bateman, Mrs. Agnes	Cobalt	5
Bateman, G. C.	"	15
Bates, Mrs. Norma M.	Ottawa	7
Bawden, Oscar	Fort Saskatchewan, Alta.	10
Baxter, D. W.	Woodbridge	35
Baxter, John W.	Ridgeway	6
Baynes, Mrs. Gladys A. H.	Albert Head, B.C.	8
Beath, James	North Bay	16
Beattie, Miss Mabel J.	Woodstock	10
Beatty, Mrs. Jean A., in trust for Ellen M. Beatty	Fergus	1
Beatty, Mrs. Jean A., in trust for Geo. E. Beatty	"	1
Beatty, Mrs. Jean A., in trust for Jean M. Beatty	"	1
Beatty, Mrs. Lillian M.	Toronto	21
Beatty, Mrs. Martha	Fergus	10

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Beatty, Mrs. Mary F.	Fergus	10
Beaty, H. T.	Toronto	12
Beaumont, Jos.	Glen William	5
Beck Manufacturing Co., Ltd., C.	Penetanguishene	98
Beemer, Frank, M.D.	Vittoria	30
Beeshy, Mrs. Clara E.	Ridgeway	20
Beeshy, M. I.	"	30
Beeshy, Mrs. Ora W.	"	5
Begg, John W., M.D.	Guilford, Conn.	116
Belcourt, Miss Gabrielle	Ottawa	4
Bell, Mrs. Annie	"	8
Bell, Charles, Surv'g Trustee	Halifax, N.S.	2
Bell, J.P., and Madeleine E. Bell, Trustees Estate Annie M. Park.	Hamilton	2
Bell, Miss Madeleine E.	"	36
Bell, Mrs. May E.	Toronto	20
Belmont, Mrs. Maude S.	New York, N.Y.	18
Benjamin, Mrs. Henrietta	Toronto	1
Benner, Andrew	Ridgeway	3
Benson, Mrs. Alice M. McK	Toronto	9
Benson, Miss Clara C.	Port Hope	11
Benson, Miss May L.	St. Catharines	6
Benson, Miss Susan E.	"	49
Benson, T. B. F.	Port Hope	4
Benson, Exors. Estate Judge Thos. M.	"	58
Berard, Miss Irma	St. Raphael, Var. France	50
Berry, Miss Christena J.	Corinth	2
Berry, H. L.	Walkerville	1
Bertie Lodge, No. 150, I.O.O.F.	Ridgeway	7
Berwick, Miss Bessie	Brooklyn, N.Y.	5
Bethune, Arthur M.	Hamilton	2
Bethune, Miss Beatrice M.	Toronto	33
Bethune, Rev. C. J. S.	"	78
Bethune, Miss Margaret V.	"	41
Bethune, Admstr. Estate Miss Marion L.	"	7
Bevan, Rev. William	Niagara Falls, South.	30
Beverly, Alex. B.	Toronto	40
Bews, John T., in trust.	New Liskeard	3
Bickerton, Jas. G.	Woodstock	17
Bicknell, Alfred	Toronto	16
Bicknell, Alf., Annie & J. W., Trustees	"	5
Bicknell, Exors. Estate Miss Annie	Hamilton	11
Bicknell, James W.	Toronto	7
Bicknell, Mrs. Minnie	"	28
Biggar, Miss Jane E. J.	Mount Pleasant	5
Bingham, Mrs. Emma K.	Aylmer	14
Bingham, R. W.	Eau Claire, Wis.	52
Bingham, Wm. C.	Aylmer	15
Bird, Mrs. Constance S.	Toronto	5
Black, A. H.	"	23
Black, A. T.	New York, N.Y.	16
Black, Miss Charlotte E.	Toronto	25
Black, F. A.	Fergus	10
Black, Frederick J.	Aurora	13
Black, Mrs. Helen	Fergus	27

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Black, J. C.	Toronto	140
Blackberg, A. L.	Revelstoke, B.C.	3
Blaikie & Co., Geo. W.	Toronto	17
Blain, James A.	"	5
Blair, Mrs. Myriene L.	"	11
Blakely, John P.	Picton	6
Blanchet, John	North Bay	30
Blessing, David S.	Harrisburg, Pa.	5
Boeckh, John C.	Toronto	7
Boger, Mrs. Sarah E.	Winnipeg	5
Bogert, G. T., The Royal Trust Coy. & W. W. Jones, Trustees	Toronto	35
Bolster, Miss Frances I.	Victoria, B.C.	2
Booker, Mrs. Jessie W.	New Port Beach, Cal.	20
Booker, Newman	"	5
Boomer, Miss Gertrude A.	Toronto	24
Boomer, Miss Helen A.	"	16
Boomer, Henry C.	"	50
Boomer, Miss Jessie I.	"	16
Booth, G. E. H.	Cobalt	23
Booth, William	Toronto	50
Borden, Mrs. Grace B.	"	10
Boswell, A. R.	"	15
Boswell, Andrew W.	Quebec, P.Q.	14
Boswell, Charles E. A.	"	2
Boufford, Simeon	Amherstburg	10
Boullee, W. H.	New Hamburg	10
Boulter, Mrs. Maria P.	Niagara Falls	15
Boulton, Miss Adeline M.	Toronto	1
Boulton, A. R. M., and The Royal Trust Co., Exors. Estate Mary E. King	Quebec, P.Q.	144
Boulton, Miss Edith A.	Toronto	10
Boulton, Administrator Estate John	"	44
Bourke, Mrs. Elizabeth	North Bay	10
Bourke, Mrs. Helena	Fort William	10
Bourke, Mrs. Laetitia M.	Toronto	17
Bourke, Leonard D.	"	1
Bourke, Mrs. Mary M.	North Bay	3
Bourke, Wm.	Toronto	10
Bourlier, Mrs. Nellie G.	"	5
Bowen, E. O., and Mrs. Bessie E. Bowen, or the Survivor	Ridgeway	4
Bowns, Miss Felice M.	Guildford, Conn.	10
Boyce, James G.	Toronto	28
Boyd, Administrators Estate Mrs. Harriet	"	7
Boyd, Mrs. Ida I.	Woodbridge	16
Boyd, John	Toronto	31
Boyd, Miss Margaret A.	"	4
Boyer, Chas.	Wetaskiwin, Alta.	3
Boyer, Mrs. Emily H.	Nelson, B.C.	30
Boyle, Exors. Estate Arthur	Niagara Falls	74
Bradley, Chas. T.	Port Colborne	10
Brandon, Edgar	North Bay	15
Brecken, Rev. E. R. M.	Toronto	26
Breckenridge, Mrs. Eleanore G.	"	70
Breedon, Miss Grace M.	Brantford	27

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Brett, Thos. E.	Stevensville	7
Brewster, Mrs. Mary J.	Ridgeway	1
Bricker, Irwin C.	Listowel	5
Briggs, Mrs. Arabella V.	Niagara Falls, N.Y.	10
Bright, William M.	Niagara Falls	50
British North Western Fire Ins. Coy.	Toronto	10
Brittain, Henry A.	Hopedale, Mass.	7
Brodie, Francis A., Trustee	Vancouver B.C.	7
Brodie, J. L.	Ridgeway	3
Broughton, Miss Vida E.	Bradford	3
Brouse, Mitchell & Co.	Toronto	146
Brown, Miss Agnes C.	Ottawa	1
Brown, Amos J.	Toronto	6
Brown, Miss Annie M.	Ottawa	1
Brown, Mrs. Eliza	Arkona	3
Brown, Miss Florence E.	Ottawa	1
Brown, F. D.	Toronto	220
Brown, Fred R.	Arkona	10
Brown, Geo. C.	Welland	2
Brown, Miss Jean	Ottawa	1
Brown, Miss Margaret M.	Oak Park, Ill.	6
Brown, Victor E., Trustee	"	22
Bruce, Mrs. Margaret C.	Racine, Wis.	40
Bryce, P. H., M.D.	Ottawa	5
Bull, Bartle E.	Toronto	23
Bull, Miss Kate E. M.	"	28
Bull, Mrs. Nettie H.	"	51
Burbidge, Mrs. Susan M.	Winnipeg, Man.	20
Burgess, Miss Augusta W.	Gloucester, Mass.	10
Burgess, Trustee and Executor Estate Ralph K.	Toronto	210
Burk, Miss Charlotte A.	"	8
Burland, Exors. Estate G. B.	Montreal, Que.	121
Burns, Edward	Toronto	10
Burns, Miss Elizabeth S.	"	2
Burns, Gavin H., and F. B. Pemberton, Trustees Estate B. W. Pearce	Victoria, B.C.	60
Burns, Miss Margaret D.	Toronto	3
Burns, Walter H., in trust	Hamilton	2
Burr, Wm.	Fergus	12
Burritt, A. P.	Toronto	36
Burritt, Mrs. Emma, in trust for Mabel Macnaughton	"	5
Burrows, Thos. C.	Entrance, Alta.	2
Burt, Mrs. Margaret L.	Wilmington, N.C.	2
Burton, Edward C.	Port Perry	27
Burton, George F.	Toronto	20
Burton, Jos. W.	Port Perry	3
Burton, Mrs. Maude	Toronto	7
Butler, E. F.	"	5
Cadenhead, Mrs. Emma J.	Kingston	9
Cadham, Joseph G.	Niagara Falls	6
Cain, N. A.	Winnipeg, Man.	10
Cairns, Mrs. Katherine B.	Portsmouth, N.H.	15
Calder, Robt. W.	Toronto	1

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Caldwell, Executors Estate Wm.....	Peterborough.....	14
Calvert, Miss Vera.....	St. Catharines.....	4
Cameron, Mrs. Elizabeth S.....	Toronto.....	42
Cameron, Miss Mary H.....	Nelson, B.C.....	10
Campbell, Alex.....	Hamilton.....	31
Campbell, Alex. J., Trustee for Louise L. Yeoman.....	Truro, N.S.....	6
Campbell, A. W., and Mrs. Eula E. Campbell, or the Survivor.....	Toronto.....	10
Campbell, A. W. Morley.....	Port Perry.....	50
Campbell, Byron A.....	Toronto.....	5
Campbell, Trustees Estate Mrs. Caroline J.....	Hamilton.....	12
Campbell, Donald.....	Thorold.....	16
Campbell, Donald M.....	Preston.....	88
Campbell, Miss Ethel M.....	Paisley.....	2
Campbell, Graham.....	Toronto.....	10
Campbell, Hugh A.....	Calgary, Alta.....	3
Campbell, Jas. D. A.....	St. Thomas.....	2
Campbell, Mrs. Jessie L.....	Toronto.....	25
Campbell, J. Roy, J. H. A. L. Fairweather and C. F. Inches, Trustees for Eliza- beth Norman.....	St. John, N.B.....	111
Campbell, Miss Mabel M.....	Hamilton.....	34
Campbell, Miss Mary G.....	Tillsonburg.....	2
Campbell, Mrs. Nina M.....	Orillia.....	5
Campbell, Miss Ruby C.....	Hamilton.....	40
Canada Life Assurance Co.....	Toronto.....	1306
Canfield, P. L.....	Woodstock.....	5
Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, Trustees Estate Wm.....	".....	29
Carleton, Rev. Hubert.....	Willmette, Ill.....	23
Carleton, Miss Mabel A.....	Toronto.....	3
Carleton, Administrators Estate of Mrs. Marie.....	".....	35
Carmichael, C. G.....	".....	21
Carmichael, Thos. L.....	".....	23
Carnahan, Wm. E.....	".....	5
Carney, Chas. N.....	Thessalon.....	10
Carr, George W.....	Wingham.....	20
Carruthers, James N.....	Weston.....	14
Carscallen, Henry G.....	Hamilton.....	5
Carson, Mrs. Elizabeth I.....	".....	9
Carswell, Mrs. Annie E.....	Oshawa.....	25
Carswell, Miss Helen M.....	Toronto.....	1
Carswell, Miss Jean A.....	".....	1
Carswell, Mrs. Mary S.....	".....	50
Carswell, Robt.....	".....	40
Carter, Mrs. Amy J.....	Port Colborne.....	15
Carter, Basil B., in trust.....	Toronto.....	6
Carter, Administrator Estate C. H.....	Port Colborne.....	5
Carter, Miss C. Louise.....	".....	2
Carter, Mrs. Ellen E.....	".....	8
Case, Charles A.....	St. Catharines.....	147
Case, C. C.....	Kamloops, B.C.....	10
Case, Miss Eileen E.....	St. Catharines.....	3

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Case, E. J.	Toronto	10
Case, Miss Frances A.	St. Catharines	4
Case, Milo M.	Edmonton, Alta.	1
Case, Mrs. Nora J.	Kamloops, B.C.	3
Cassels, Mrs. Cecil Vivian	Toronto	3
Cassels, D. S.	"	5
Cassels, Geo. H., Trustee Estate Alex. Manning	"	35
Cassels, Miss Harriet F.	"	4
Cassels, Mrs. Laura Cecil	"	25
Cassels, R. C. H.	"	3
Cassels, R. C. H., and Geo. H. Cassels, Trustees M/S Mrs. Jessie Hamilton	"	4
Cassels, Exors. and Trustees Estate Sir Walter G. P.	"	84
Cassels, R. C. H., and R. J. Dilworth, Trustees M/S Mrs. Kathleen L. Gordon	"	3
Cassels, R. S.	"	15
Cassels, Miss Susie H.	"	4
Caswell, Executrix Estate Fred T.	Allston, Mass.	5
Cawthra, Mrs. A. Maude	Toronto	15
Cawthra, Exors. Estate Mrs. E. J.	"	25
Cawthra, W. H., in trust for Mrs. A. M. Adamson	"	50
Cayley, Arthur B.	"	2
Cayley, Claud T.	London, Eng.	28
Cayley, Mrs. Katharine V.	Toronto	48
Chadburn, Herbert B.	Montreal, Que.	5
Chambers, Albert	Aylmer, West.	45
Chantler, Elwood	Chantler	30
Chapelle, Louis	North Bay	50
Chapman, Jos. C.	New Liskeard	5
Chapman, William	Toronto	25
Chapman, W. H.	"	3
Charles, Wm.	"	41
Chartered Trust and Executor Co.	"	8
Chase, Mrs. Margaret G.	Galt	11
Chase, Oscar A.	Aylmer	2
Chechik, Leon, in trust for Diana Chechik	Winnipeg, Man.	1
Chelley, Mrs. Carrie M.	Toronto	3
Cheney, William G.	Montreal, Que.	70
Cherry, Blain	Preston	3
Cherry, Geo. A.	"	85
Cherry, John	Galt	40
Cherry, Mrs. Margaret C.	"	9
Cherry, William	Preston	45
Chester, Geo. T.	Pasadena, Cal.	40
Chestnut, Mrs. M. Helen	Winnipeg, Man.	5
Chestnut, Wm.	"	10
Chestnut, Wm., in trust for Kathleen Chestnut	"	5
Child, Mrs. Ada B.	Calgary, Alta.	15
Chisholm, Duncan	Toronto	11
Chisholm, T. A.	"	7

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Chiswell, J. P.	Stratford	23
Christie, Fred. W.	Toronto	5
Christie, Peter C.	Winnipeg, Man.	10
Christopher, Executrices Estate A. N.	Ingersoll	38
Christopher, Mrs. Matilda	Oakland, Cal.	43
Clark, Mrs. Catherine A. M.	Nelson, B.C.	2
Clark, Frank L.	Clayton, N.Y.	3
Clark, Mrs. Isabella	Fergus	7
Clark, Miss Jean S.	Toronto	1
Clark, R. S.	"	14
Clarke, Mrs. Jane D. F.	Fort Norman, N.W.T.	9
Clarke, R. J.	Colborne	5
Clarkson, Miss Nina M.	Toronto	2
Claus, Charles A.	Ridgeway	3
Claus, Daniel W.	"	3
Claus, Fred W.	"	3
Claus, Henry W.	"	6
Claus, Miss Marion R.	"	1
Clayton, Mrs. Fannie G.	St. Catharines	17
Clemitsen, Miss Mary E.	Lerum, Sweden	4
Clergue, Miss Gertrude	Montreal, P.Q.	2
Clergue, Miss Gertrude, in trust	"	2
Clerke, Mrs. Susan S.	Toronto	7
Cleveland, Milo L.	Brockport, N.Y.	10
Clews, Arthur L.	Rhyl, Wales	1
Clifford, Miss Helen E.	Ancaster	20
Cline, Leonard F., M.D.	Kitchener	49
Cline, Mrs. Louisa V.	"	14
Clogg, Mrs. Isabella E.	St. Catharines	9
Coccola, Rev. Francis	Grand Forks, B.C.	8
Cochrane, Mrs. Anne E.	Westmount, P.Q.	12
Cochrane, Thos. L.	St. Thomas	3
Cockshutt, Edmund L.	Brantford	30
Cockshutt, Frank	"	74
Cody, Mrs. Florence L.	Toronto	7
Cody, Rev. H. J.	"	63
Cody, Urban S.	Sombra	4
Coe, Mrs. Luella M.	Brookline, Mass.	2
Cole, Mrs. Agnes T.	Montreal, Que.	50
Coleman, Mrs. Maud M., in trust	Toronto	10
Coleman, Mrs. Victoria	St. Thomas	3
Collard, Alan W.	Ridgeway	8
Collard, Mrs. Effie W.	"	20
Collins, Mrs. Addie Z.	Thorold	5
Collver, Mrs. Nessie	Toronto	1
Confederation Life Association	"	200
Conover, J. D.	"	5
Continental Life Ins. Co., The	"	150
Cook, Benjamin A.	Niagara Falls, Ont.	20
Cook, Geo. E.	Toronto	120
Cook, Geo. T.	Welland	20
Cook, Trustees Estate John L.	Toronto	300
Cook, Mrs. Laura	Niagara Falls, South	5
Cook, Wm. A. M.	Cleveland, Ohio	1
Cooke, Mrs. Elizabeth	Uxbridge	12
Cooper, Alex. T.	Elmvale	10

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Cooper, Mrs. Mary G., in trust.....	Balderson.....	12
Cooper, Rev. William.....	Beamsville.....	4
Cooper, William H.....	Flint, Mich.....	35
Copeland, Chas. E.....	Elmvale.....	20
Copeland, Mrs. M. A.....	".....	7
Copland, Mrs. Madge.....	Toronto.....	2
Coppley, Geo. C.....	Hamilton.....	10
Coppley, George C., in trust.....	".....	35
Coppley, Miss Lottie.....	".....	14
Corson, Limited, Rolph R.....	Toronto.....	45
Cosbie, W. G., M.D.....	".....	15
Coste, Eugene.....	Dallas, Texas.....	58
Coste, Louis.....	Ottawa.....	20
Coste, Louis A.....	Niagara Falls.....	16
Couch, John A., M.D.....	Toronto.....	31
Coulson, D.....	".....	50
Coulthard, Mrs. Eva E.....	Peterborough.....	29
Coulthard, Mrs. Mariam A.....	".....	40
Coulthard, R. A.....	Whitby.....	18
Coulthard, Miss Sarah A.....	".....	15
County, A. J.....	Philadelphia, Pa.....	10
Court Bertie, No. 478, C.O.O.F.....	Ridgeway.....	6
Courtice, Francis E.....	Collingwood.....	4
Couse, H. E.....	Fergus.....	12
Coutts, J. R., and Helen M. Coutts, or the Survivor.....	Perth.....	6
Cowan, Miss Edith S.....	Toronto.....	6
Cowan, Mrs. M. Helen.....	Turnerville.....	8
Crane, George A.....	La Salle, N.Y.....	10
Cranston, Mrs. Edith.....	Tansley.....	4
Craven, Mrs. Hazel E.....	Hamilton.....	1
Crawford, Admstr. Estate Mrs. Edith L..	Toronto.....	50
Crawford, Miss Geraldine F.....	St. Catharines.....	15
Crawford, Miss Sara J.....	St. Marys.....	10
Crawford, Thomas.....	Toronto.....	50
Cream, Miss Rachel.....	Quebec, P.Q.....	36
Crewe, Percy S., and Margaret G. Crewe.	Clarendon, Va.....	12
Crocker, Miss Adelaide B.....	Toronto.....	1
Crocker, Exors. Estate William.....	".....	85
Crocker, Wm., in trust for James W. Crocker.....	".....	1
Crooks, Willoughby.....	Montreal, P.Q.....	7
Crookshanks, Mrs. Eliza S. M.....	Peterborough.....	3
Crosthwaite, Harvey F.....	Bartonville.....	3
Crosthwaite, Miss Olive.....	".....	1
Crosthwaite, Miss Vangie M.....	".....	1
Crow, Miss Mary.....	Toronto.....	1
Crowther, Wm. C.....	".....	185
Crysler, Mrs. Catherine.....	St. Davids.....	3
Culver, Frank L.....	Toronto.....	10
Currie, W. M.....	Hamilton.....	43
Cuthbert, Mrs. Estella.....	Ann Arbor, Mich.....	17
Cuthbert, Mrs. Estella, in trust for Ed- ward S. Cuthbert.....	".....	1
Cuthbert, Mrs. Estella, in trust for Mary A. Cuthbert.....	".....	1

Imperial Bank of Canada

Dalton, Charles C.	Toronto	30
Dalton, Exors. Estate Mrs. Emeline M.	"	16
Dalton, Miss Florence E.	"	8
Dalton, Mrs. Ophelia H.	"	22
Danter, Miss Alice H.	"	7
Darch, Alfred, and Lillie Darch	"	5
Darlington, Edwin	Merton	11
Darlington, Miss Grace	Toronto	10
Darlington, Josiah	Todmorden	8
Darlington, Robt. J.	Toronto	60
Davidson, Mrs. Florence I.	St. Catharines	4
Davidson, James	Hamilton	5
Davie & Sons, Geo. T.	Levis, P.Q.	10
Davies, Mrs. Eleanor	Toronto	35
Davies, Miss Fidelia	"	5
Davies, Mrs. Harriet L.	"	11
Davies, Thos. E.	Port Colborne	8
Davis, Miss Florence M.	Aylmer	3
Davis, Mrs. Florence P.	"	3
Davis, Frank G.	"	10
Davison, Fred H.	Bridgewater, N.S.	10
Dean, A. C. H.	Montreal, P.Q.	33
Dean, Mrs. Minnie	Toronto	2
Dean, Percy H.	Montreal, P.Q.	7
Dennistoun, Miss Elizabeth O.	Perth	49
Dennistoun, Mrs. Katharine A.	Winnipeg, Man.	130
Dennistoun, Mrs. Mildred	"	10
Denton, Wm. A.	Toronto	35
Derry, Mrs. Margaret G.	Purley, Surrey, Eng.	391
Deterling, Mrs. Estella M.	Port Colborne	7
Devine, Mrs. Mary A.	Collingwood	16
Dewey, Jeremiah	Detroit, Mich.	10
Dexter, Mrs. Elizabeth	Toronto	28
Dickinson, Stephen C.	Halsetown, St. Ives, Eng.	2
Dillon, James	Fort Qu'Appelle, Sask.	20
Dils, Jas. K., and Alberta Dils or the Survivor	Welland	25
Dimock, J. Wesley	Windsor, N.S.	3
Dinnis, Mrs. Louise A., and Jas. S. Brownell, Joint Account	Rionido, Cal.	45
Disher, Mrs. Florence E.	Ridgeway	11
Disher, Merrils, W.	"	12
Disher, Merritt V.	"	71
Disher, W. B.	"	225
Dixon, Exors. Estate B. Homer	Toronto	186
Dixon, Frank I.	"	10
Dixon, Mrs. Lydia E.	Grand Valley	5
Dixon, Mrs. Mary L.	"	8
Dixon, Estate of Wm.	Toronto	15
Dobbie, George A., in trust	Galt	5
Dobbie, J. H., in trust for Miss Cecilia Robertson	Kitchener	2
Dobree, Mrs. Bina M.	Hope Bay, B.C.	16
Dobree, Mrs. Susannah A.	Ramsgate, Eng.	12
Dominion Fire Insurance Co.	Toronto	25
Donald, Hugh H.	"	10

Imperial Bank of Canada

Donald, James P.	Lindsay	5
Doran, Miss Jennie E.	Toronto	8
Doran, Wm. L.	Niagara Falls	50
Doubt, Mrs. Ethel M.	Port Perry	4
Doubt, Henry	Oshawa	15
Doubt, J. H.	Port Perry	10
Doubt, R. G.	"	7
Douglas, William	Fort Erie	50
Douglas, Wm. M.	Toronto	25
Dowling, Mrs. Elizabeth	Ottawa	5
Dowling, J. F.	"	5
Downey, Thomas	Chippewa	2
Drummond, Geo. E., J. T. McCall and G. I. Drummond, Exors. Estate Eliz. F. Drummond	Montreal, P.Q.	79
Drummond, Miss Winnifred E.	Paris Station	3
Drynan, Mrs. Alice M.	Hamilton	34
Drynan, Miss Louise E.	Liverpool, Eng.	56
Drynan, Miss Margaret J.	"	60
Duckworth, Jerome	Victoria Harbor	90
Duff, Donald W.	Toronto	14
Duggan, Chas. E.	St. Davids	10
Dumble, Mrs. Hester A.	Toronto	33
Dunbar, Miss Irene	Dunbarton	4
Dunbar, Mrs. Mary E.	Toronto	14
Dunbar, W. T.	Dunbarton	10
Dunn, Jas. F.	Ridgeway	4
Dunnigan, F. J.	Toronto	40
Dwyer, Miss Anna B.	St. Catharines	9
Dwyer, Mrs. Annie M.	"	14
Dwyer, E. F.	"	23
Dwyer, Mrs. Florence	Toronto	50
Dwyer, Leslie R.	St. Catharines	9
Eastern Trust Co., Guardians of Estate of Children A. L. Gue	Halifax, N.S.	2
Eastern Trust Co., Trustees for Kate D. Jones	"	1
Eastern Trust Co., Trustees for Helen Kaulbach and Kate Moore	"	6
Eastern Trust Co., Trustees for Morris children, under will of late S. G. Black	"	8
Eastern Trust Co., Guardian Geo. Pratt	"	2
Eastern Trust Co., Surv'g Trustee for Mrs. M. C. Primrose	"	12
Eastern Trust Co., in trust for St. An- drew's Presbyterian Church, Wolf- ville, under will of R. Pratt	"	5
Eastern Trust Co., Trustees Estate S. S. B. Smith	"	12
Eastern Trust Co., and Hy. A. Kaulbach, Trustees of will of Rev. J. A. Kaul- bach	"	36
Easton, Miss Ethel	Galt	1
Eastwick, James	Ifley, Eng.	5
Eaton, Mrs. Annie E.	La Jalla, Cal.	50

Imperial Bank of Canada

Eberts, Mrs. Edith D.	Chatham	177
Eberts, Mrs. Mabel E.	Ontario, Cal.	6
Eby, George	Preston	20
Echlin, Mrs. Elmetta M.	Toronto	3
Edbladi, Peter	Westrose, Alta.	2
Eden, Mrs. Anne	Charlottetown, P.E.I.	17
Eden, James	"	4
Edgar, Mrs. Ruby T.	Toronto	10
Edmond, Miss Margaret H. A.	Lockerbie, Scotland	5
Edwards, Miss Amy M. A. R.	Vancouver, B.C.	46
Edwards, Miss Mabel A.	Toronto	9
Egan, Mrs. Anna P.	"	5
Eggleton, Roland	Aylmer	5
Egleston, Miss Clara	Ancaster	2
Eliot, John H.	Dublin, Ireland	11
Elliot, Miss Cynthia J.	Toronto	35
Elliot, Miss Kate A., and Miss Annie K. Elliot	London	17
Elliot, Executrices Estate Judge Wm.	"	117
Elliott, E. H.	Bolton	5
Elliott, Mrs. Hilda G.	Toronto	10
Ellis, H. T. W., K.C.	Windsor	34
Ellis, Mrs. Mary E.	Toronto	30
Ellison, Exor. Estate Mrs. Hannah A.	St. Thomas	7
Ellison, Ralph	Lansing, Mich.	1
Ellsworth, H. V.	Ottawa	22
Ellsworth, Mrs. Mae C.	Buffalo, N.Y.	14
Ellsworth, Mrs. Mary G.	Ridgeway	1
Ellsworth, Miss Reba N.	"	3
Elsley, David W.	Elmira	10
Elvidge, Walter L.	Lindsay	5
Ely, Miss Edith E.	Fergus	5
Empey, Geo. W.	Ostrander	5
English, Mrs. Mary A.	Mitcham, Eng.	35
Equi, W. J.	Toronto	78
Esch, Geo. H., and Belle A. Esch or the Survivor	Sault Ste. Marie	8
Evans, Miss Edyna R.	Hamilton	2
Evans, Mrs. Elizabeth	Dafoe, Sask.	6
Evans, Mrs. Emily E.	Toronto	42
Evans, George E.	"	35
Evans, Henry W.	"	112
Evans, Miss L. Evelyn	Bournemouth, Eng.	7
Evans, Mrs. Mary E.	Toronto	20
Evans, Mrs. May M.	West Toronto	2
Evans, Owen	Toronto	6
Evans, W. J.	"	34
Evely, Martin L.	Pontiac, Mich.	4
Evely, Mrs. Mary E.	"	5
Everett, Mrs. Isabel	Stevensville	4
Eyre, Miss Mary F. W., Trustee for Thos. D. Kennedy	Cobourg	3
Fares, Mrs. Fidelia	Port Colborne	4
Fares, Merritt H.	"	15
Faris, Peter M.	Aurora	5

Imperial Bank of Canada

Farmer, Mrs. Ada M.	St. Catharines	12
Farmer, Mrs. Mary H.	Fergus	28
Farmer, Executrix Estate R. D.	"	32
Farncomb, Miss Dora M.	Toronto	2
Farncomb, Miss Dorothea	"	18
Farncomb, Miss Dorothy	"	4
Farncomb, Rev. Frederick E.	"	25
Farncomb, Miss Marjorie C.	"	3
Farncomb, Thos. S., M.D.	Trenton	13
Farquharson, Irving W.	Media, Pa.	9
Farrell, Miss Dorothy S.	Berwick, N.S.	32
Farrell, Miss Teresa	London, Eng.	465
Farthing, John M.	Aylmer	70
Fay, Thomas	Lebret, Sask.	3
Fennell, Hugh	Grand Valley	10
Fennell, Mrs. Margaret A.	"	2
Fergus, The Reeve and Treasurer of the Village of, in trust	Fergus	3
Ferguson, Mrs. Estelle	Nelson, B. C.	3
Ferguson, John	Toronto	70
Ferguson, Mrs. Mary E.	"	255
Ferguson, R. G.	Fort Qu'Appelle, Sask.	5
Ferrie, A. E.	Toronto	10
Ferrie, A. E., and Maud Ferrie, Exors. Estate C. Ferrie	Hamilton	25
Ferrie, Mrs. Maud	"	28
Ferris, Robt. H.	Toronto	5
Field, Henry M.	London, Eng.	16
Field, John T.	Cobourg	7
Field, Walter S.	Niagara Falls	5
Fillingham, Joseph P.	Lansing, Mich.	30
Finkle, Miss Ethel M.	Woodstock	10
Finlay, Mrs. Isabelle M.	Toronto	3
Finlay, James	Grand Valley	2
Finn, Mrs. Mary	Halifax, N.S.	25
Firstbrooke, Mrs. Mary A.	Toronto	50
Fisher, Miss Julia A.	Welland	21
Fisher, T. C., in trust	Barrie	5
Fisken, J. Kerr, in trust	Toronto	28
Fisken, J. K., and W. R. Wadsworth, Trustees	"	7
Fitton, Cecil H., Minnie Fitton and H. W. Fitton, Trustees	Brantford	20
Fitton, H. W., in trust	"	8
Fitz-Gibbon, Miss Frances	Vancouver, B.C.	20
Fleming, Miss Elizabeth S.	Galt	10
Fleming, Mrs. Helen G.	Toronto	10
Fletcher, Miss Annie	Santa Barbara, Cal.	10
Fletcher, George F.	North Geelong, Australia	3
Flynn, Miss Kate	Niagara-on-the-Lake	3
Follett, Mrs. M. Elizabeth	Calgary, Alta.	8
Fonteyne, Chas.	Wetaskiwin, Alta.	5
Foote, A. H.	Fergus	5
Forbes, D. G. P.	Galt	10
Forgie, Mrs. Isabel K.	Pembroke	5

Imperial Bank of Canada

Forgie, J. G.	Pembroke	20
Forgie, J. G., in trust	"	50
Forlong, Miss E. S.	Hamilton	58
Forster, Mrs. Bessie C.	St. Catharines	6
Forster, J. W. L.	Toronto	24
Fortner, Mrs. Marinda	Ridgeway	6
Foss, Miss May C.	St. Thomas	42
Foster, C. C.	Toronto	14
Foster, Miss Ellen M.	"	2
Foster, Miss Elma A.	Orono	8
Foster, G. C.	Toronto	10
Foster, Hubert B.	Bowmanville	5
Fowlds, Miss Grace I.	Hastings	3
Fowlds, Exors. Estate Henry M.	"	23
Fowlds, Miss Louise V.	"	4
Fowlds, Walter M.	"	8
Foy, Miss Emily M.	Toronto	35
Foy, Frank C.	"	35
Foy, John V.	"	35
Foy, Miss Katherine M.	"	35
Francis, Mrs. Charlotte	N.D. de G., Montreal,	
	P.Q.	5
Francis, Mrs. Joan M.	Esquimaux, B.C.	20
Francis, Exors. Estate Wellington	Toronto	50
Frank, Mrs. Lillian B.	St. Thomas	80
Fraser, Misses Florence R. and Kathleen M., jointly	Toronto	5
Fraser, Mrs. Jean F.	Outlook, Sask.	12
Fraser, Miss Kathleen M.	Toronto	5
Fraser, Walter S.	New York, N.Y.	5
Freer, Mrs. Alice M.	Guelph	6
French, C. St. G.	Duncan, B.C.	3
French, Mrs. Margaret J.	Toronto	12
Fretz, Miss Mary A. & Mrs. Helena Sherk or Survivor	Stevensville	2
Friday, Wm. J.	Port Arthur	6
Friel, Mrs. Hannah B.	Chicago, Ill.	8
Frosst, Jr. Chas. E.	Westmount, Que.	10
Frosst, Miss Jean	"	10
Frosst, Miss Ruth	"	10
Frosst, Miss Stella	"	10
Fuller, Miss Alice M.	Toronto	35
Fuller, Miss Alice M., in trust	"	1
Fuller, Miss Amy L.	"	6
Fuller, Mrs. Emily St. G.	Montreal, P.Q.	20
Fuller, Mrs. Emma L.	Toronto	50
Fuller, Miss Mary E.	Hamilton	18
Furnell, Wm. J.	Banff, Alta.	80
Gage, Cameron	Bartonville	63
Gage, Mrs. Charlotte D.	Toronto	5
Gage, F. H.	"	19
Gage, Miss Gladys G.	"	130
Gage, Lady Ina B.	"	130
Gage, Miss Wilhelmina B.	"	150
Gage, Exors. Estate Sir W. J.	"	396

Imperial Bank of Canada

Galoska, Mrs. Mabel B.	New Liskeard	5
Gamble, Administratrix Estate Mrs. Anna	Toronto	6
Gamble, Miss Sarah	"	20
Garby, Miss Dora	"	3
Gardiner, Geo. M.	"	5
Garner, Miss Clara M.	St. Catharines	1
Gates, Miss Clara A.	Hamilton	6
Gates, Fred W.	"	2
Gates, Mrs. Georgina K.	London	2
Geary, G. Reginald, K.C.	Toronto	20
Geggie, Mrs. Isabella M.	Ottawa	28
General Accident Assurance Co. of Canada	Toronto	116
George, Alfred W.	Port Hope	19
George, Alfred W., in trust	"	5
Gerrie, Mrs. Carrie E.	Chicago, Ill.	14
Gibson, Mrs. Agnes E.	Belleville	60
Gibson, Miss Margaret	Waterloo	9
Gifford, Mrs. Mary A.	Toronto	8
Gilbert, C. Stanley	St. Thomas	10
Gilbert, Exors. Estate Miss Gertrude E. B.	St. Thomas	7
Gilbert, Miss Kathleen M. I.	"	23
Gilchrist, Mrs. Agnes S.	Toronto	5
Gillbard, Edward B.	East Orange, N.J.	28
Gillbard, John W.	Toronto	26
Gillies, Mrs. Isabel R.	Burlington	35
Gillies, James B.	"	25
Gilmer, Arthur	Waterdown	10
Gilmour, Executive Estate Jos. E.	North Bay	25
Givens, Miss May	Boston, Mass.	25
Glassco, A. W.	Hamilton	3
Glassco, Mrs. E. Marion	"	25
Glassco, Ernest S.	Oakville	15
Glatfelder, W. E.	Harrisburg, Pa.	11
Glenny, Edwin J.	Ottawa	9
Glenny, Miss Theresa L.	Toronto	34
Goggin, Mrs. Maria	Port Credit	8
Goldie, A. Gibson	Galt	13
Goldie, A. R.	"	15
Goldie, Alex. R., Exor. Estate Nora Goldie	"	1
Goldie, A. R., and J. C. Breckenridge, in trust for Jno. G. Breckenridge	Toronto	5
Goldie, A. R., and J. C. Breckenridge, in trust for Margt. E. Breckenridge	"	5
Goldie, A. R., and J. C. Breckenridge, in trust for R. C. Breckenridge	"	5
Goldie, John G.	Galt	15
Goldie, Exors. Estate Mrs. Margaret	"	6
Goldie, Miss Rebecca G.	"	28
Goldthorpe, John	Brooklyn, N.Y.	15
Gomer, Mrs. Margaret C.	Corcoran, Cal.	20
Gooch, Exor. Estate R. N.	Toronto	29
Goodale, Miss Marion	Cheviot, Sask.	3
Goodall, Robt.	Woodbridge	7

Imperial Bank of Canada

Gooderham Exors. Estate Charles H.....	Toronto.....	77
Gooderham, Exors. Estate Henry.....	".....	70
Gooderham, Mrs. Margaret.....	".....	45
Goodwin, George.....	".....	2
Gordon, Mrs. Gertrude E.....	North Bay.....	8
Gordon, Mrs. Janet P.....	Toronto.....	22
Gordon, Mrs. Marguerite.....	Winnipeg, Man.....	6
Gordon, Robt. C.....	Fergus.....	2
Gordon, Mackay & Co., Ltd.....	Toronto.....	155
Gould, Miss Alma M.....	Uxbridge.....	4
Gould, H. G.....	Clayton, N.Y.....	5
Gould, Miss Mary and Alma M. Gould, jointly.....	Uxbridge.....	5
Gould, Miss Mary, Alma M. Gould and Eliz. G. Carr in trust for Adda N. Douglas and Eliz. G. Carr.....	".....	54
Gould, Miss Minnie.....	".....	4
Goulding, Mrs. Dorothy M.....	Toronto.....	17
Goulding, Exor. Estate George.....	Toronto.....	98
Gourlay, Mrs. B. Annie.....	Blackpool, Lancs., Eng.....	12
Gourley, Mrs. Ellen C.....	Banff, Alta.....	2
Gourlie, Herbert W.....	Toronto.....	28
Gow, Alexander.....	Windsor.....	3
Gow, George.....	Toronto.....	3
Gow, Mrs. Harriet.....	Hamilton.....	12
Gow, Miss Janet S.....	Toronto.....	3
Gow, Miss Margaret C.....	".....	3
Gowans, Exors. Estate John.....	".....	175
Graesser, Fred A.....	Ridgeway.....	3
Graham, Mrs. Agnes E.....	Winnipeg, Man.....	7
Graham, Miss Christina A.....	Biggar, Scot.....	7
Graham, Mrs. Clara M.....	Port Hope.....	35
Grahame, R. B.....	Prince Albert, Sask.....	16
Grandy, Mrs. Annie.....	Port Hope.....	5
Grant, Gideon—J. W. Garrick and Au- gusta A. Keele.....	Toronto.....	52
Grant, Mrs. Laura McN.....	Halifax, N.S.....	28
Grant, Mrs. Lettie C.....	Clayton, N.Y.....	15
Grant, Jr., R. P., Guardian for Robt. D. Grant, Jr.....	".....	2
Grassett, Fred. LeM., M.D.....	Toronto.....	40
Grassett, H. J.....	".....	3
Grassett, Mrs. Jane S.....	".....	10
Gray, Mrs. Margaret F.....	".....	15
Gray, Wm. Lyon.....	Brandon, Man.....	11
Graydon, Miss Grace M.....	St. Catharines.....	5
Greacen, W. H.....	Toronto.....	25
Great West Life Assurance Co., The.....	Winnipeg, Man.....	180
Green, Arthur E.....	St. George.....	5
Green, Frank W., M.D.....	Cranbrook, B.C.....	5
Green, Mrs. Martha J.....	Orangeville.....	3
Greenhill, Miss Susan I.....	Burlington.....	20
Greenshields & Co.....	Montreal.....	2
Greenwood, W. A.....	Bolton.....	10
Greedy, Mrs. Mary E.....	Toronto.....	1
Greedy, Wm. and J. G.....	".....	58

Imperial Bank of Canada

Greig, Edward R.....	Toronto.....	10
Greig, Miss Margaret R.....	".....	8
Grice-Hutchinson, Rev. R. E.....	Upton-on-Severn, Eng.....	6
Griffin, Mrs. Belle G.....	St. Thomas.....	43
Griffin, Mrs. Edith M.....	Hamilton.....	12
Griffin, F. M.....	St. Thomas.....	82
Griffin, Miss Helen R.....	".....	5
Griffith, Mrs. Alice M.....	Hamilton.....	5
Griffith, Mrs. Irene C.....	Buffalo, N.Y.....	150
Grills, Geo. H.....	Toronto.....	2
Gripton, Charles M.....	Niagara-on-the-Lake..	31
Grist, Miss Amelia C.....	Ottawa.....	36
Grist, Miss Mary L.....	".....	36
Grote, Mrs. Catherine A.....	Ridgeway.....	10
Gudebrod, Mrs. Irene B.....	Philadelphia, Pa.....	100
Guess, Harry A.....	New York, N.Y.....	7
Guilfoyle, Mrs. Florence.....	Toronto.....	40
Gundy, Exors. Estate W. P.....	".....	14
Gunn, Mrs. Nellie.....	".....	20
Hadden, John.....	".....	13
Hadden, John, in trust for F. W. Hadden	".....	5
Hadley, Miss Edna A.....	Westmount, P.Q.....	46
Hadley, Mrs. Hattie A.....	Montreal, P.Q.....	38
Hagarty, Mrs. Florence A. G.....	Toronto.....	2
Hagarty, John H. G., and F. LeM. Gra-	".....	7
sett, Trustees.....	Niagara-on-the-Lake..	10
Hahasey, Miss Mary.....	Ottawa.....	16
Hale, Mrs. Ethel M.....	Colemans Hatch, Eng.....	89
Hale, Miss Frances A.....	".....	82
Hale, Miss Henrietta.....	".....	10
Hales, Mrs. Marion.....	Toronto.....	1
Hall, Mrs. Bessie.....	".....	5
Hall, Mrs. Charlotte I.....	Swansea.....	12
Hall, Miss Florence.....	Windsor.....	50
Hall, Mrs. Ida.....	Woodstock.....	3
Hall, Mrs. Maud A. L.....	Sunderland.....	15
Hall, Morton E.....	Edmonton, Alta.....	6
Hall, Miss Murial A.....	Sorrento, B.C.....	21
Hallam, Exors. and Trustees Estate John	Toronto.....	10
Hamilton, Chas. A.....	Ridgeway.....	9
Hamilton, Chas. R., K.C.....	Nelson, B.C.....	14
Hamilton, Geo. T.....	Ottawa.....	100
Hamilton, John.....	Quebec, P.Q.....	35
Hamilton, Rev. J. B.....	Dundas.....	14
Hamilton, Lauchlan A.....	Lorne Park.....	5
Hamilton, Mrs. Mary.....	Welland.....	4
Hamilton, Miss Mary A.....	Ottawa.....	10
Hamilton, Mrs. Mary T.....	Port Colborne.....	10
Hamilton, Miss M. F. Vera.....	Quebec, P.Q.....	63
Hamilton, Exors. Estate Robt.....	Quebec, P.Q.....	60
Hamilton, W. A.....	Fergus.....	5
Hamilton, William J.....	Fort William.....	92
Hamlin, Reuben W.....	Glendora, Cal.....	2
Hammond, Isaac H.....	Alderdale.....	20
Harcourt, F. W., and F. C. L. Jones,	Toronto.....	
Trustees.....		

Imperial Bank of Canada

Hardie, Mrs. Maria G.	Greenock, Scot.	37
Harding, Mrs. Ida	St. Pacome, P.Q.	55
Harding, Victor J.	Toronto	1
Hardison, Mrs. Eliza J.	Ridgeway	34
Harman, Exors. Estate S. Bruce	Toronto	18
Harmer, Mrs. Coralee	Winnipeg, Man.	6
Harris, Miss Constance M. D.	Ottawa	5
Harris, Mrs. Helen R.	Calgary, Alta.	15
Harris, Mrs. Jessie M.	Ottawa	10
Harris, Thomas A.	Lucknow	3
Harrison, Chas.	Dover Centre	10
Harrison, Frank A.	Toronto	35
Harrison, Mrs. Mary A.	Port Colborne	15
Hattie, R. M., and Hector McInnis, Trustees for Daisy G. Hattie	Halifax, N.S.	10
Hattie, R. M., and Hector McInnis, Trustees for Louise B. Gue	"	10
Hattie, R. M., and Hector McInnis, Trustees for Estate T. R. Gue	"	4
Haun, Mrs. Susie M.	Welland	15
Hawley, Miss Mary G.	Belleville	22
Hay, Exors. Estate Edward	Toronto	50
Hayes, Miss E. Belle	Clayton, N.Y.	5
Hayes, Mrs. Ida E.	Grosse Point, Mich.	5
Haynes, Mrs. Catharine G.	St. Catharines	1
Haywood, Percy W.	Toronto	15
Healey, Miss Della	Humber Bay	1
Healey, Mrs. Elizabeth M.	"	2
Healey, Miss Irene	"	3
Heard, Harry	St. Thomas	1
Heard, Thorington	Revelstoke, B.C.	33
Heaslip, Administratrix Estate Chas. J.	Hagersville	10
Heath, Mrs. Mary T.	Toronto	35
Heenan, Michael	St. Thomas	130
Heintzman, George C.	Toronto	319
Heintzman, Estate Herman	"	114
Helm, Walter J., in trust for J. E. Smart	Port Hope	23
Henderson, Miss A. Mabel	Toronto	5
Henderson, Mrs. Joan A.	"	10
Henderson, Joseph	"	14
Henderson, Mrs. Mary A.	"	2
Henderson, Miss Mary L.	"	6
Henderson, Misses Mary L. and Eliz. J. and the survivor	"	9
Henderson & Small, in trust	"	2
Henderson & Small, in trust for F. C. Crawford	"	5
Henderson, Small & Carrick, in trust for C. W. A. Baldwin	"	10
Hendrie, Lady Lena M.	Hamilton	25
Hendrie, Trustees Estate William	"	40
Heron, Miss Sarah E.	Toronto	12
Hethrington, E. A.	"	80
Hethrington, T. S.	Quebec, P.Q.	200
Heward, Geo. C.	Toronto	43
Hewson, Mrs. Fannie B.	Niagara Falls	6

Imperial Bank of Canada

Hibbard, Mrs. Delilah.....	Mt. Vernon, Ohio.....	19
Higgins, James D.....	Toronto.....	25
Highet, Miss Mary E.....	Coburg.....	12
Hill, A. S. D.....	Fergus.....	10
Hill, Mrs. Harriette E. G.....	Vancouver, B.C.....	1
Hill, John F.....	Welland.....	5
Hill, J. J.....	Fergus.....	6
Hill, Lewis F.....	Halifax, N.S.....	43
Hill, Mrs. Mai L.....	Anchorage, Ky.....	7
Hills, Mrs. Helen E.....	Toronto.....	60
Hindson, Miss Mary H.....	Tillsonburg, Ont.....	3
Hinkley, Mrs. Margaret G.....	Brooklyn, N.Y.....	35
Hobbs, John W.....	Toronto.....	114
Hobson, Miss Fannie C.....	St. Thomas.....	51
Hobson, Mrs. Margaret A.....	Colville Valley, Wash.....	17
Hodge, Mrs. Agnes.....	Goderich.....	12
Hodge, Mrs. Mary Wight.....	Toronto.....	173
Hodge, W. Ray, M.D.....	".....	15
Hodgins, Mrs. Blanche.....	".....	3
Hodgins, Justice F. E.....	".....	3
Hodgins, Justice F. E., Trustee for Dorothy Hodgins.....	".....	8
Hodgins, Justice F. E., Trustee for Estelle Hodgins.....	".....	1
Hodgins, Justice F. E., Trustee for Lucile Hodgins.....	".....	9
Hogan, M. J.....	Port Colborne.....	420
Hogle, Miss Alma C.....	Somerville, Mass.....	6
Hogle, Mrs. Mercy.....	Belleville.....	5
Holland, Charles.....	London, Eng.....	58
Holmes, Allan C.....	Galt.....	23
Holmes, Allan C. in trust for Mrs. Emily Slaight.....	Galt.....	10
Holmes, Mrs. Victoria E. P.....	St. Catharines.....	6
Honsberger, Joshua.....	Dunnville.....	2
Hooper, Mrs. Emily C.....	Vancouver, B.C.....	1
Hooper, Geo. B.....	Trenton, N.J.....	3
Hooper, Rev. J. Hugh.....	Hudson Falls, N.Y.....	3
Hopkins, L. E. J.....	Port Colborne.....	5
Hopper, William H.....	Coburg.....	6
Hornby, Mrs. Eva S.....	Toronto.....	5
Horne, John.....	".....	10
Horner, A. N.....	".....	5
Horner, Mrs. Minnie.....	".....	5
Hoskin, Miss Mary.....	".....	100
Hoskins, Miss Margaret.....	".....	12
Houghton, Miss Mary.....	St. Catharines.....	5
House, Mrs. Emma B.....	St. Thomas.....	10
Houston, Mrs. Fanny S.....	Ancaster.....	5
Houston, H. C.....	Toronto.....	20
Houston, Mrs. Ida L.....	".....	6
Howard, Miss Lucy Maclean.....	".....	5
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howard, Wm. H.....	Outremont, Que.....	5
Howe, Mrs. Alice M. W.....	Port Arthur.....	20
Howe, Mrs. Florence M.....	Ryde, I.W., Eng.....	162

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Howell, Miss A. Gertrude.....	Hamilton.....	12
Howell, D. C.....	Fort Qu'Appelle, Sask.	3
Howland, Administrator Estate Mrs. Edith A.....	Toronto.....	19
Howland, Mrs. Emma M.....	".....	21
Howland, George W.....	".....	190
Howland, Sons & Co., Ltd., H.S.....	".....	590
Howland, Mrs. Katharine.....	".....	30
Howland, Peleg.....	".....	243
Howland, Peleg, A. E. Phipps & W. G. More, Trustees for O. & E. Pension Fund, I. B. of C.....	".....	840
Howland, W.....	Kleinburg.....	20
Hudson, Mrs. Lela G.....	Hamilton.....	2
Hudson, Mrs. Margaret J.....	St. Catharines.....	23
Hudson, William S.....	Preston.....	15
Hueston, Miss Leila A.....	Edmonton, Alta.....	6
Hughes, Miss A. Camilla.....	Ottawa.....	75
Hughes, Mrs. Kathleen V.....	Niagara Falls.....	5
Hugli, Mrs. Victoria.....	Sault Ste. Marie.....	3
Hungerford, Jas M.....	Clayton, N. Y.....	10
Hunter, Miss Mary A.....	Orono.....	8
Hussey, Harry.....	Peking, China.....	100
Hutcheson, Mrs. Blanche E.....	Port Perry.....	14
Hutcheson, Exors. Estate Mrs. Florence S.....	".....	26
Hutcheson, V. H. E.....	Toronto.....	70
Hutson, J. T. & H.....	".....	25
Imperial Trading Corporation.....	New York, N.Y.....	73
Incorporated Synod of the Diocese of Huron.....	London.....	23
Ingersoll, J. H.....	St. Catharines.....	15
Ingersoll, J. H., Exor. Estate Louisa L. Neelon.....	".....	5
Ingersoll, J. H., and E. F. Dwyer, Trust- ees for Bertha W. Merritt and her children.....	".....	16
Ingersoll, J. H., Surviving Trustee.....	".....	140
Ingersoll, J. H., Surviving Trustee for Mary B. Merritt.....	".....	19
Inglis, Miss Nancy.....	Aylmer.....	2
Ingram, Robt.....	Sutton West.....	5
Inkster, Colin.....	Winnipeg, Man.....	10
Inman, Mrs. Margaret.....	Toronto.....	1
Innes, Charles E.....	Simcoe.....	42
Innes, Mrs. E. Leila.....	".....	7
Innes, Hugh P.....	".....	13
Innes, Mrs. Mabel M.....	".....	7
Innes, Mrs. Mary A.....	Hamilton.....	5
Innes, Robt. L.....	".....	15
Innes, William L.....	Simcoe.....	34
Inwood, F. G.....	Toronto.....	20
Ireland, Mrs. Margaret H.....	Winnipeg, Man.....	8
Irish, Mrs. Jenny H.....	Toronto.....	58
Irish, Mark H.....	".....	46
Irwin, Mrs. Isabel.....	Ottawa.....	46

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Irwin, Wm. G.	Pitcairn, Pa.	10
Jackson, Arthur & Miss Maude R. Baker or the Survivor	Stevensville.	15
Jackson, Charles M.	Medina, N.Y.	14
Jackson, Miss Elizabeth	Fergus	10
Jackson, Miss Isabella	"	5
Jackson, Mrs. Martha M.	Ridgeway	10
Jackson, Mrs. Mary E.	Niagara Falls	13
Jackson, Miss Pearl I.	Woodstock	5
Jackson, Mrs. T. Griffin	St. Thomas	145
Jackson, Walter	Niagara Falls	8
Jackson, W. F. C.	Bobcaygeon	5
Jacobi, Mrs. Mary W.	Toronto	10
Jacobi, Philip	Toronto	17
Jacobi Shoe & Gaiter Coy., Ltd.	"	60
Jacobs, Clement T.	"	3
Jaffray, H. T.	Winnipeg, Man.	5
Jaffray, Miss Jennie L.	New York	5
Jaffray, Mrs. Jessie L.	Winnipeg	5
Jaffray, Miss Julia K.	New York	4
Jaffray, Miss Mabel K.	Toronto	6
James, Mrs. Sarah A.	Seven Oaks, Eng.	27
Japp, Miss Nora E.	London, Eng.	9
Jeffers, Mrs. Nellie D.	Toronto	20
Jeffers, Thomas C.	"	20
Jeffrey, S.	Port Perry	50
Jeffries, John	Toronto	20
Jenkins, Jos.	Bristol, Eng.	2
Jenkinson, Edwin	Wexford	4
Jephcott, Exors. Estate Wm.	Port Credit	42
Johnson, Mrs. Adelaide J.	Atlanta, Ga.	30
Johnson, Mrs. Agnes M.	Consecon	58
Johnson, Mrs. Elsie F.	Sarnia	26
Johnson, Exors. Estate James A.	Consecon	35
Johnson, Mrs. Louise H.	St. John's, Nfld.	9
Johnson, T. H., J. A. MacInnes, W. A. Hart and C. Bell, Trustees	Halifax, N.S.	1
Johnson, T. H., W. A. Hart, J. A. Mac- Innes and C. Bell, Trustees Jost W. M. City Mission	"	9
Johnston, Miss Alice L.	Niagara Falls	5
Johnston, Exors. Estate Andrew	Stratford	45
Johnston, Exectes. Estate E. F. B.	Toronto	25
Johnston, Miss E. Grace	Niagara Falls	5
Johnston, John H.	Essex	3
Johnston, Mrs. Katherine	"	3
Johnston, Exors. Estate Samuel	Toronto	8
Johnston, Strachan, K.C.	"	17
Johnston, Mrs. S. Grace	"	10
Johnston, W. R.	"	17
Johnston, Exors. Estate W. R.	"	20
Jones, Mrs. Caroline	Goderich	12
Jones, Exors. Estate Clarkson	Toronto	56
Jones, Miss Evelyn J.	Goderich	14
Jones, Harvey A.	Toronto	15

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Jones, Herbert R. St. C.	Weymouth North, N.S.	5
Jones, Howard O.	Toronto	8
Jones, Exors. Estate J. Gordon	"	15
Jones, P. H.	"	10
Jordan, James J.	South Porcupine	5
Jordan, Mrs. Mary M.	Halifax, N.S.	7
Jory, Mrs. Alice M.	St. Catharines	8
Jory, Mrs. Alice M., in trust for D. A. Jory	"	3
Jory, Mrs. Alice M., in trust for G. L. Jory	"	3
Jory, Mrs. Alice M., in trust for J. D. Jory	"	3
Julian, Rice L.	New York, N.Y.	35
Kains, Robt., M.D.	St. Thomas	50
Kane, Mrs. Jessie A.	Toronto	42
Kappele, Mrs. Kate R.	"	45
Karn, Miss Clara M.	London	5
Karn, T. Arthur	"	50
Kaumeier, Chas. H.	Los Angeles, Cal.	25
Kay, E. J.	Toronto	14
Kay, George	Stratford	7
Keefer, M. Wilkes	Toronto	100
Keith, George E.	Terrace, B.C.	14
Kelley, W. C.	West Summerland, B.C.	10
Kelly, Miss Agnes D.	Port Dalhousie	3
Kelly, Bernard E. & Leontine S. Kelly, or the survivor	Toronto	20
Kelly, Justice H. T.	"	25
Kelly, Mrs. Mary	"	25
Kendall, C. E.	Hamilton	16
Kenney, Exors. Estate Mrs. Summer M.	"	3
Kenny, Jos. B., Surviving Trustee for Margaret J. Kenny	Halifax, N.S.	39
Kenny, J. B., Surv'g. Agt. of Arthur L. Keogh	"	12
Kenny, J. B., Surv'g. Agt. of E. J. L. Keogh	"	1
Kenrick, Mrs. Emma M.	Toronto	28
Kernahan, William T.	"	14
Kerr, Mrs. Emma L.	New Westminster, B.C.	18
Kerr, James E.	Galt	6
Kerr, Miss Margaret T.	Toronto	14
Kerr, Mrs. Marion A.	"	37
Kerr, N. W.	Brandon, Man.	5
Kettles, W. J.	Toronto	6
Kidd, David	New York, N.Y.	100
Keily, Wm. G.	Toronto	35
Keily, Exors. Estate Wm. T.	Toronto	275
Kilgour, Mrs. Alice M.	Eglinton	23
King, Mrs. Eliza Ethel	Lowbanks, Ont.	3
King, Frank, M.D.	St. Catharines	10
King, Mrs. Grace	Toronto	25
King, Exor. Estate Marie C.	St. Pacome, P.Q.	110
King, Mrs. Mary	Toronto	3

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King, Sydney	St. Pacome, P.Q.	55
King-Dodds, Miss Madge	Toronto	12
Kingstone, Mrs. Marion	St. Catharines	20
Kingstone, Mrs. Wilhelmina	Toronto	41
Kinley, Mrs. Christina	Buffalo, N.Y.	15
Kippax, Miss Helen M.	Brantford	5
Kirby, Mrs. May O., in trust for A. W. Macdonald	North Bay	2
Kirkpatrick, A. M. M.	Toronto	24
Kirkpatrick, Rev. F. G.	Carrying Place	7
Kirkpatrick, Geo. D.	Toronto	5
Kirkpatrick, George R. F.	Edmonton, Alta.	14
Kirwin, William	Ingersoll	13
Kittson, Mrs. Alice H.	Hamilton	12
Knowles, A. G.	Sault Ste. Marie	12
Knowlton, Arthur S.	Toronto	5
Knowlton, Thos. E.	"	5
Knowlton, W. H.	"	138
Knowlton, Sons & Coy., Ltd., W. H.	"	20
Kyle, Mrs. Mary J.	"	28
Kynoch, Mrs. Josephine	"	43
Lackner, Geo. L.	"	1
Laidlaw, E. W. H.	Aylmer West	22
Laidlaw, Mrs. Julia I.	Toronto	150
Lake, William H.	"	14
Lamont, Mrs. Florence L.	"	6
Lamont, W. H.	"	40
Lampman, Miss Annie E.	St. Catharines	15
Lang, John L.	Sault Ste. Marie	10
Langdale, Harry	Balgonie, Sask.	10
Langdale, Lewis	"	5
Langley, Mrs. Mary M.	Toronto	10
Langmuir, Edwin A.	"	5
Langmuir, Mrs. Georgina H.	"	5
Langstaff, James M.	"	3
Languedoc, Mrs. Erie R., Usufructuary Legatee	Ottawa	4
Lannan, Thomas	Port Colborne	60
Lash, Chs. J. & Susan Lash or the survivor	Sault Ste Marie	30
Lash, Miller, Trustee for Mrs. Harriet Russell	Toronto	68
Lawler, Miss Annie L.	"	170
Lawler, Executrices Estate Rev. E. B.	"	10
Lawler, Miss Elizabeth G.	"	222
Lawrence, Calvin	Ottawa	30
Lawrence, Exors. Estate G. W.	Stratford	42
Lawrence, James	Toronto	18
Lawrence, John	Detroit, Mich.	6
Lawrence, Miss Mabel C.	Quebec, P.Q.	2
Laxton, John E.	Toronto	100
Layman, Mrs. Hannah J.	Tillsonburg	4
Leach, Fred H.	Toronto	14
Leadley, Mrs. Frances E.	"	41
Lee, Fred W.	Port Credit	10
Lee, J. W.	Toronto	100

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Lee, Thos. S. C.	London, Eng.	19
Lefroy, E. B., and H. B. Lefroy, Trustees	Toronto	30
Lefroy, H. B.	"	7
Lefroy, Miss Phoebe I. B.	"	2
Leishman, Mrs. Harriet J.	"	7
Leitch, Miss Jennie A.	"	5
Leith, Mrs. Mary E. H.	"	7
Leith, Mrs. Olga	London, Eng.	2
Leith, W. R.	St. Catharines	1
LeMesurier, A. B., M.D.	Toronto	10
LeMesurier, G. G.	"	30
LeMesurier, G. G., G. L. Smith, and A. B. Wilkie, Trustees Wilkie Trust	"	687
LeMesurier, Mrs. Wilhelmina E.	"	5
LeMoine, Pierre R., and Anne M. G. L. Rémillard, in trust	Quebec, Que.	7
Lenihan, Mrs. Mary	Ingersoll	5
Lennard, Mrs. Phoebe L.	Dundas	16
Leonard, R. W.	St. Catharines	60
Leonard, W. H.	Port Perry	49
Leslie, Andrew	St. Thomas	30
Leslie, Mrs. Mary E.	Chicago, Ill.	15
Leslie, Mrs. Sarah	Hamilton	25
Lester, Thomas W.	"	14
Letcher, W. H.	Port Perry	20
Lewin, F. G.	Saskatoon, Sask.	23
Lewis, Miss Ethel G.	Halifax	168
Lewis, Mrs. Maude L.	"	12
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees	"	139
Lewis, Mrs. Maude L., and Miss Ethel G. Lewis, Trustees No. 2	"	28
Lewis, William F.	Toronto	28
Lightbound, Chas. H.	"	16
Lightbound, Miss Gertrude	Brewster, N.Y.	4
Lightburne, Elmhirst E.	New York, N.Y.	5
Lightfoot, Mrs. Matilda	Stratford	5
Lindsay, Senr., Wm.	Miniota, Man.	10
Lindsey, Miss Margaret E.	Mono Road	6
Lingwood, Miss Maude E.	Hartford, Conn.	2
Little, George F.	Toronto	10
Little, Henry	Ingersoll	12
Little, Miss May	Toronto	12
Little, Thomas	Ingersoll	5
Lloyd, Charles H.	North Bay	1
Lloyd, Leonard R.	Toronto	7
Lloyd, L. R., in trust for Beatrice Lloyd	"	1
Lloyd, L. R., in trust for Kathleen Lloyd	"	2
Lloyd, L. R., in trust for M. Bernard Lloyd	"	6
Logan, Mrs. Eliza J.	"	11
Logan, Miss Mildred W.	"	40
Logan, William, Trustee	"	5
London & Western Trusts Co., Ltd., Trustees for C. H. Clarke	London	11

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London & Western Trusts Co., Ltd., re Smart Trusts.....	London.....	77
Long, Mrs. Clarissa R.....	Toronto.....	10
Long, Mrs. Elizabeth.....	".....	90
Long, Mrs. Emma.....	".....	10
Louis, Exors. Estate Daniel.....	Quebec, P.Q.....	10
Louitt, Wm. E.....	Belwood.....	6
Love, Rev. A. T.....	Quebec, P.Q.....	1
Love, Miss C. Grace.....	Walkerville.....	1
Love, Mrs. Daisy H.....	St. Thomas.....	37
Love, Mrs. Eva B.....	Toronto.....	100
Love, Geo. F.....	Quebec, P.Q.....	2
Love, H. H. and H. J. Love, Exors. Estate Emma Love, in trust for Mrs. Alice M. Northway.....	Toronto.....	27
Love, H. H. and H. J. Love, Exors. Estate Emma Love, in trust for Mrs. Florence Plaxton.....	".....	27
Love, Miss Lilian.....	".....	40
Love, Mrs. Maud A.....	Quebec, P.Q.....	7
Love, Miss Minnie E.....	St. Thomas.....	17
Lovell, Jas. S. Trustee.....	Toronto.....	21
Lovering, W. J.....	".....	75
Luke, F. E.....	".....	5
Lummis, Exors. Estate W. D.....	".....	60
Lundquist, Mrs. Anna.....	Pearson, Wash.....	11
Lyle, Morley W.....	Peterborough.....	5
Lyon & Plummer.....	Toronto.....	17
Macartney, Exors. Estate Alfred T.....	Dunnville.....	3
Macartney, Geo. P., M.D.....	Stratford.....	10
Macdonald, Miss Beatrice.....	Toronto.....	5
Macdonald, Exor. Estate Miss Ellen.....	Hamilton.....	50
Macdonald, F. Harold.....	Toronto.....	35
Macdonald, Francis E., and Jas. S. Lovell, surviving Trustees.....	".....	115
Macdonald, Mrs. Jessie.....	Hamilton.....	24
Macdonald, Mrs. Margaret.....	Port Colborne.....	20
Macdougall, Mrs. Emily A.....	Toronto.....	20
MacFarlane, Mrs. Helen S.....	Chatham.....	5
Macgachen, Mrs. Georgina M.....	Winnipeg, Man.....	30
Macgregor, Mrs. Kate B.....	Hamilton.....	4
MacInnes, Beverley S.....	Toronto.....	10
MacInnes, Mrs. Gertrude A.....	".....	26
Macintosh, J. A.....	".....	70
Mackay, J. J.....	St. Catharines.....	30
Mackay, Mrs. Elizabeth M.....	Toronto.....	16
Mackay, Mrs. Lillian J.....	Woodstock.....	12
Mackay, Miss Marion I.....	Montreal, Que.....	15
Mackelcan, Mrs. Jean McL.....	Toronto.....	14
Mackendrick, Mrs. Dora S.....	Galt.....	1
Mackenzie, Mrs. Agnes S. V.....	Saskatoon, Sask.....	20
Mackenzie, Kenneth.....	Winnipeg, Man.....	80
Mackenzie, Miss Violet G.....	Toronto.....	20
Macklin, Miss Clara.....	".....	23
Macklin, Mrs. Frances.....	Stratford.....	17

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Macklin, Miss Nora H.	Toronto	5
MacLaren, D. H., in trust	Barrie	20
MacLaren, Miss Edith G.	Toronto	14
MacLaren, Mrs. Hilda	Whitby	8
Maclean, Gerald A.	Toronto	1
Maclean, Mrs. Jennie G.	"	15
Maclean, W. B.	"	30
MacLennan, Mrs. Marion	"	5
MacMahon, Mrs. E. Gertrude E.	"	80
MacMahon, H. P.	London	50
MacMahon, H. W.	Toronto	17
MacMurchy, Angus	"	10
Macpherson, W. M., W. M. Dobell and Robt. L. Defries, Trustees of Mac- pherson Trust	"	21
MacRae, Donald N.	"	3
MacRitchie, Miss Eva L.	Ottawa	7
Main, Miss Jean	Hamilton	5
Main, Mrs. Marguerite	Toronto	5
Malloch, Mrs. Olive C. E.	"	9
Malloch, Executrix Estate W. J. O.	"	5
Manby, Mrs. Sophia M.	Niagara Falls	21
Manitoba College	Winnipeg, Man.	11
Mann, Mrs. Clara E.	Hamilton	12
Manufacturers Life Insurance Co.	Toronto	400
Marler, Herbert M.	Montreal	25
Marple, Neil	St. Thomas	3
Marrigan, Exors. Estate William	Port Arthur	125
Martin, Charles H.	Wilkie, Sask.	13
Martin, C. K. Craufurd	Toronto	13
Martin, Fred T.	"	2
Martin, Mrs. Mary E.	"	12
Martin, Mrs. Mary H.	"	3
Martin, Mrs. May I.	Brantford	56
Martin, Miss Vera K. C.	Ottawa	17
Martin, Mrs. Yvonne	Toronto	1
Mason, John J.	Vancouver, B.C.	10
Massey, C. V.	Toronto	35
Massey, Mrs. Susie Maria D.	"	93
Masten, S. Edgar	Bloomfield	5
Matheson, Alan F.	Perth	19
Matheson, Mrs. Catherine F.	Toronto	16
Matheson, Miss Eliza J.	Perth	36
Mathews, Mrs. Addie	Ridgeway	12
Mathews, Wm. H.	"	50
Mathison, Miss Annie	Toronto	5
Matthews, Arnold C.	"	58
Matthews, Miss Ina B.	"	29
Matthews, Wilmot L.	"	58
Maurry, Richard B., M.D.	Memphis, Tenn.	28
Mawdesley, Jas. W.	Thorold	4
Maxwell, Miss Helen O.	Toronto	11
Maycock, Norman T.	"	1
Meadows, David	St. Thomas	17
Meadows, Miss Edith	"	3
Meal, Walter	Buckburn, Scot	10

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Medland, Wm. A.	Toronto.....	5
Meighen, Mrs. Letitia B.	Perth.....	5
Mennie, Mrs. Alfretta H.	Fergus.....	14
Mercantile Trust Coy., of Canada, Ltd., Exors. Estate Thos. J. Fair.	Hamilton.....	12
Mercantile Trust Coy., of Canada, Ltd., Trustee.	".....	20
Mercantile Trust Coy., of Canada, Ltd., Trustee J. P. Osborne Trust.	".....	50
Merigold, Mrs. Mary.	Winona, Minn.	1
Merner, Mrs. Caroline.	New Hamburg.	5
Merrill, Mrs. Helen M.	Los Angeles, Cal.	50
Merritt, Mrs. Amy J.	St. Catharines.	12
Merritt, Mrs. Annie.	Hamilton.	10
Merritt, Miss Catharine N.	Toronto.....	84
Merritt, Miss Emily L.	".....	84
Merritt, Mrs. Ethel S.	Kitchener.	7
Merritt, Exors. Estate Thos. R.	St. Catharines.	157
Merritt, Exors. Estate W. H.	".....	836
Merritt, Col. Wm. Ingersoll.	London, Eng.	124
Meston, Miss Margaret.	Hamilton.	15
Methodist Church, The.	Toronto.....	102
Miatt, Miss Laura M.	".....	15
Michie, Lt.-Col. John F.	".....	425
Might, Mrs. Edwedga A. E.	".....	2
Miller, Executrix Estate Coleman.	".....	15
Miller, Miss Constance W.	St. Catharines.	10
Miller, Ernest W.	Fort Qu-Appelle, Sask.	8
Miller, John W.	Haileybury.	10
Miller, Exors. Estate Mrs. Marietta.	St. Catharines.	84
Miller, Miss Natalie C.	".....	11
Miller, Mrs. Pauline C. Lash.	Toronto.....	56
Misener, Geo. A.	Sherkston.	15
Mitchell, Chas. C.	Brandon, Man.	6
Mitchell, H. E.	Toronto.....	10
Mitchell, Jas. S.	Brandon, Man.	6
Mitchell, Jno. C. P.	".....	6
Mitchell, Mrs. Margaret McD.	".....	30
Mitchell, Mrs. Mary B.	Macoun, Sask.	18
Mitchell, Mrs. Myra E.	Toronto.....	5
Mitchell, Peter C.	Brandon, Man.	50
Moblo, Mrs. Jane A.	Dunnville.	20
Moffat, Ambrose B.	Toronto.....	130
Moffat, Mrs. Cecil Marguerite.	".....	10
Molesworth, Mrs. Bathurst G.	Oakville.	27
Moncrieff, Geo. G.	Petrolia.	10
Monk, Mrs. Rosamond P.	Toronto.....	14
Monro, Miss Amy.	".....	5
Monro, Mrs. Isabel.	Edinburgh, Scot.	28
Monro, James.	".....	12
Monro, Neville F.	Toronto.....	5
Monteith, Hon. Nelson.	Stratford.	14
Montgomery, Geo. H.	Harrisburg, Pa.	5
Montgomery, Mrs. Ursula.	Vancouver, B.C.	3
Montgomery, William.	Grimsby.	8
Montizambert, Exors. Estate Mrs. Mary J.	Ottawa.	258

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Montizambert, Miss Mildred H.	Ottawa	16
Montreal City & District Savings Bank.	Montreal	35
Moodie, Miss Jean	Hamilton	10
Moor, Joshua C.	Toronto	14
Moore, Mrs. Isabell	St. Thomas	2
Moore, Miss Lucie	Nantwich, Eng.	20
Moore, Mrs. Mary	Niagara Falls S.	5
Moore, Mrs. Mary E.	St. Catharines	119
Moorhouse, Mrs. Ella M.	London, Ont.	20
More, W. G.	Toronto	25
More, W. G., in trust for Eric G. More	"	2
Morgan, Joseph	"	7
Morgan, Joseph	North Bay	15
Morgan, J. W.	Toronto	18
Morgan, Robt. R.	Saskatoon	30
Morgan, Mrs. Wilma M.	"	15
Morin, Miss Jeanette L.	Toronto	16
Morin, Miss Lucy M.	"	16
Morris, Exors. Estate Hon. Alex.	"	228
Morris, A. C.	"	12
Morris, Administrator Estate Edmund M.	"	2
Morris, Mrs. Emily C.	"	12
Morris, Francis J. A.	Peterborough	1
Morris, M.	Woodstock	15
Morris, Mrs. Margaret J.	Toronto	2
Morris, Pryce	"	7
Morris, Administratrix Estate Col. R. C.	"	7
Morrison, Miss Edith C.	Mono Road	6
Morrison, Mrs. Edna M.	Toronto	30
Morrissey, Michael	Moberly, Mo.	10
Morrow, George J.	Toronto	5
Morrow, Geo. J., Jas. J. Morrow and F. E.	"	35
Morrow, Exors. Estate J.C. Morrow	Winona, Minn.	1
Morse, Mrs. Jessie M.	Winnipeg, Man.	50
Mortimer, Wm. C.	Welland	20
Mosley, Jos.	Alsask, Sask.	1
Moyer, Mrs. Margaret	Bobcaygeon	5
Moyle, J. R.	St. Catharines	33
Muir, Miss Helen	Port Dalhousie	10
Muir, Miss Janet F.	St. Catharines	3
Muir, Mrs. M. Caroline	Port Dalhousie	4
Muir, William C.	Toronto	3
Muldrew, Miss Ellen	Amherstburg	45
Mullin, Mrs. Anna	Westmount, Que.	30
Munn, Daniel J.	Paris, France	42
Munro, Mrs. Jean	Fergus	1
Munro, Miss Mary P.	Quebec, P.Q.	25
Murphy, Mrs. Martha	Ingersoll	10
Murray, Alex. O.	Toronto	35
Murray, Mrs. Gertrude M.	Baltimore, Md.	23
Mustard, Wilfred P.		
McAllister, Miss Annie B.	Fergus	5
McAllister, Miss Elizabeth	"	5
McAlister, Miss Mary	"	5
McAlister, W.	"	20

Imperial Bank of Canada

McAndrew, Miss Annie M.	Toronto	48
McAndrew, Miss Jane	"	63
McArthur, Mrs. Ada Jean	"	44
McAuliff, M.	Welland	100
McCabe, Miss Agnes H.	Aurora	5
McCabe, John J.	Toronto	5
McCabe, Mrs. Mary	"	10
McCall, Douglas	"	4
McCall, Miss Eva A.	Vittoria	2
McCall, Mrs. Jane	Toronto	13
McCall, Mrs. Minnie F.	Vittoria	2
McCalla, Miss Edith M.	St. Catharines	15
McCalla, Miss Mary D.	"	15
McCallum, Mrs. Emma	Coburg	14
McCallum, Peter A., in trust	St. Catharines	59
McCallum, Wm.	St. Thomas	5
McCaw, John H.	New Liskeard	2
McClelland, F. J.	Niagara-on-the-Lake	10
McClelland, Mrs. Geneviève J.	Brooklyn, N.Y.	16
McClelland, W. R.	Niagara-on-the-Lake	16
McCollum, Mrs. Adeline M.	Toronto	12
McCollum, Allan C.	"	2
McCollum, Chas. S.	"	4
McCollum, Miss Edith	"	50
McCollum, Miss Edith, in trust for A. C.	"	11
McCollum	"	18
McConkey, Mrs. M. J.	London	20
McConnell, Mrs. Edith M.	Cranbrook, B.C.	18
McCreery, Mrs. Ada G.	Galt	90
McCulloch, Mrs. Agnes H.	"	60
McCulloch, Exors. Estate Hugh	"	16
McCulloch, R. O., in trust	Toronto	5
McCullough, Wm. A.	Athabasca, Alta.	5
McDiarmid, J. W.	Fort Qu'Appelle, Sask.	110
McDonald, Donald H.	Winnipeg, Man.	32
McDonald, Mrs. Elleonora C.	Belwood	5
McDonald, Hugh C.	Toronto	5
McDonald, W. L.	Sault Ste. Marie	50
McDowell, Fred W.	Bolton	2
McFall, Miss Annie E.	"	70
McFall, Arthur A.	"	5
McFall, Miss C. Louise	Fenella	2
McFiggins, Arthur J.	Ottawa	168
McGee, Mrs. Elizabeth	Thessalon	10
McGee, Mrs. Maud A.	St. Thomas	16
McGhee, John	Swansea	10
McGiffin, Mrs. Anna B.	Port Colborne	35
McGillivray, Miss Catharine	"	5
McGillivray, Donald	"	35
McGillivray, Miss Mary	Prescott	4
McGregor, Rev. George	Uxbridge	20
McGuire, Geo.	Lindsay	2
McIntosh, Mrs. Elizabeth	St. Mary's	10
McIntyre, Exors. Estate Gilbert H.	Galt	15
McKay, Mark S.		

Imperial Bank of Canada

McKibbon, Herbert A.	Port Arthur	20
McKiggan, Albert J.	Woodstock	6
McKiggan, Miss Mary J.	"	5
McKiggan, R. A.	"	1
McKinnon, Miss Ella C.	St. Catharines	3
McLachlan, Mrs. Alice	Guelph	10
McLachlin, Exors. and Trustees Estate H. F.	Amnrior	100
McLaren, Mrs. Eleanor M.	Hamilton	14
McLaren, Geo. H., M.D.	Todmorden	11
McLaren, H. E.	Hamilton	16
McLennan, Mrs. Elsie M.	Toronto	201
McLennan, J. C.	"	100
McLeod, Senior, John	Amigari	51
McMartin, Exors. Estate John	Cornwall	332
McMaster, Isaiah	Barrie	17
McMeekin, Executrix Estate Rev. Henry	Ottawa	2
McMichael, A. F.	Toronto	20
McMillan, A. N., in trust	Bowmanville	2
McMullen, Mrs. Ida L.	Fredericton, N.B.	10
McMurray, Louis S., in trust	Toronto	63
McMurray, Mrs. Suzanne S.	"	64
McMurray, W. J.	Niagara Falls	10
McMurrich, A. R.	Toronto	20
McMurrich, Mrs. Minnie G.	"	10
McNeal, Senior, Cornelius	Port Colborne	23
McNeal, Miss Susan	"	16
McNeal, William L.	"	40
McNeil, James	New York, N.Y.	28
McNeil, S. A.	Toronto	5
McPherson, Allan	Longford Mills	30
McPherson, Allan, in trust for Quincy Adams Lumber Co.	"	20
McPherson, Edgar A.	Prescott	7
McPherson, Mrs. Frances M.	"	1
McRae, J. H.	Niagara Falls	42
McVean, James H.	Dresden	20
McVean, Sandy	"	20
McWilliams, Jas. D.	Toronto	15
Nairn, Executrices Estate Alexander	Toronto	9
Nasmith, Mrs. Alice M.	Port Perry	3
Nasmith, Mrs. Susie B.	Toronto	4
National Life Assurance Co. of Canada	"	568
National Trust Co., Ltd.	"	223
National Trust Co., Ltd., Exors. and Trustees Estate Allen Brown	Montreal	5
National Trust Co., Ltd., Trustee of Will and Codicils of Dom. Farrell, deceased	Toronto	112
National Trust Co., Ltd., Trustees Estate C. I. Green Armytage	Winnipeg	62
National Trust Co., Ltd., Trustee Anson Jones Estate	Toronto	85
National Trust Co., Ltd., Committee for Ida M. Kilman Estate	"	15

Imperial Bank of Canada

National Trust Co., Ltd., Exors. Estate Elias Rogers	Toronto	128
National Trust Co., Ltd., Trustee for Jean M. Wade trust	"	9
National Trust Co., Ltd. and R. C. H. Cassels, Trustees for Mrs. M. H. Longmore	Montreal	70
National Trust Co., Ltd. and Mrs. Jane Cooch, Exors. Estate A. C. Cooch ..	Toronto	50
Nattress, Mrs. Julia	"	28
Nattress, Mrs. Sarah A.	"	5
Neale, Alfred G.	Niagara Falls	5
Neale, Alfred G., and Lena Neale	"	10
Neelin, Exors. Estate James M.	Port Arthur	125
Neeve, Chas. G.	Toronto	3
Neeve, Miss Isabel F.	"	3
Neilson, James	Scarboro	70
Neilson, John	"	70
Nelles, Mrs. Christie A.	Toledo, Ohio	34
Nelles, G. R.	Thorold	6
Nelles, Exors. Estate Jno. A.	London	14
Nelles, Thos. R.	Simcoe	5
Nelson, Carl F.	Pearson, Wash.	30
Nelson, Mrs. Deborah	Brandon, Man.	5
Nelson, Mrs. Emily	Toronto	40
Nelson, Mrs. Regina	Chater, Man.	10
Nelson, Wm. J.	"	10
Newcombe, Mrs. Barbara L.	Winnipeg, Man.	15
Newcombe, Dan. W.	St. Thomas	25
Newell, Isaac N.	Aylmer	4
Newman, F. J.	Balgonie, Sask.	15
Nichols, Mrs. Janet E.	Fergus	11
Nichols, Walter C. & Mae C. Nichols or the survivor	Ridgeway	10
Nicks, Benjamin D.	"	5
Nicolson, Mrs. Florence E.	Greenock, Scot.	37
Nispel, Mrs. Mary E.	Preston	20
Nivin, Mrs. Florence B.	Cobourg	8
Nordheimer, Exors. Estate Samuel	Toronto	128
Norris, Mrs. Ella C.	Guelph	10
North American Life Association Co.	Toronto	409
North, Charles H.	Pictou	7
Northcote, Mrs. Isabella G.	Toronto	51
Northern Trusts Co., Exors. Estate Hy. T. Champion	Winnipeg, Man.	8
Northway, John	Toronto	439
Northway, John A.	"	53
Northway, John A. President, and J. B. Ratcliff, Secretary, in trust	"	140
Nott, B. F.	North Bay	10
Nunns, A. L.	London, Eng.	50
Nunns, Mrs. Mary F.	"	50
Oakley, J. G.	Toronto	21
Oatway, Mrs. Sophia A.	Winnipeg, Man.	10

Imperial Bank of Canada

O'Brien, Miss Catharine M., Administra- trix Estate Jas. O'Brien.....	Welland.....	56
O'Brien, Mrs. Jessie.....	Toronto.....	29
O'Bryan, Joseph S.....	Halifax, N.S.....	27
O'Connor, Mrs. Margaret.....	Toronto.....	2
O'Connor, Mrs. Mary E., surviving Trustee for Miss A. Camilla Hughes.	Ottawa.....	20
Odlum, Miss Eleanor D., and Mrs. Helen E. Doorly.....	St. Catharines.....	5
Ogden, A. L.....	Toronto.....	4
Ogden, Miss Bradda L.....	".....	8
Ogden, Miss Isalen L.....	".....	3
Oges, Mrs. Bertha.....	Crystal Beach.....	5
O'Hara, Miss Gertrude.....	Toronto.....	28
Oille, Miss Elizabeth.....	Buffalo, N.Y.....	1
O'Keefe, Exors. Estate Eugene.....	Toronto.....	300
Olmsted, Mrs. Edith H.....	Hamilton.....	50
Olmsted, Ingersoll.....	".....	62
O'Neill, Miss Alice A.....	Toronto.....	12
O'Neill, Miss Emma R.....	Port Colborne.....	10
O'Reilly, Estate Charles, M.D.....	Toronto.....	5
O'Reilly, E. B., M.D.....	Hamilton.....	50
O'Reilly, Miss Elizabeth J.....	".....	43
Orr, William C.....	Stratford.....	18
Osborne, Miss Annie B.....	Hamilton.....	47
Osborne, Colin.....	".....	80
Osborne, Mrs. Henrietta L.....	".....	14
Osborne, Mrs. Isabel B.....	Bournemouth, Eng.....	100
Osborne, Trustees Estate J. B.....	Beamsville.....	110
Osborne, Exors. Estate James Kerr.....	Toronto.....	161
Osler, Sir E. B.....	".....	200
Osler, F. G.....	".....	40
Osler, F. G., E. F. Osler, H. F. Osler and W. L. Matthews, Trustees.....	".....	200
Osler, Lady Grace R.....	Oxford, Eng.....	100
Osler, H. S., and F. W. G. Fitzgerald, in trust.....	Toronto.....	50
Osler & Hammond.....	".....	70
Overholt, Mrs. Ethel P.....	St. Catharines.....	3
Overholt, Nelson.....	".....	7
Oxley, F. H., Agent.....	Halifax, N.S.....	4
Oxley, F. H. and Violet Marchioness of Donegal, Trustees.....	".....	19
Oxley, Miss Isabella E.....	Toronto.....	30
Pacific Securities Coy.....	San Francisco, Cal.....	50
Packard, Ambrose.....	Providence, R.I.....	1
Packard, Miss Mary S.....	Centerdale, R.I.....	4
Packard, Miss Rhoda G.....	".....	3
Packard, Miss Sara De V.....	".....	3
Paff, Mrs. Elizabeth.....	Stratford.....	30
Paget, Mrs. Annie G.....	Cranbrook, B.C.....	6
Paget, Very Rev. Edward C.....	Calgary, Alta.....	17
Paisley, Mrs. Louise F.....	Sackville, N. B.....	2
Parker, A. McN.....	Wolfville, N.S.....	12
Parker, Miss Catharine G.....	London, Eng.....	4

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Parker, Miss Fanny A.	Wolfville, N.S.	26
Parker, John T.	Toronto	21
Parker, Wm. A.	"	13
Pashby, Richd., in trust	"	77
Passmore, S. R.	"	6
Pate, Exor. Estate Mrs. Julia M.	"	10
Paterson, Miss Annie M.	St. Catharines	22
Paterson, Mrs. Florence I.	Toronto	25
Paterson, Mrs. Florence I., in trust	"	7
Paterson, Mrs. Florrie	"	100
Paterson, James	Wiaraton	30
Paterson, Mrs. Marion J.	N. D. de G. Montreal	10
Paterson, Miss Mary L.	Toronto	7
Paterson, Rev. T. W.	"	56
Paterson, Rev. T. W., P. L. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson	"	12
Paterson, Rev. T. W., P. L. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley	"	12
Paton, Miss Annie	Winnipeg, Man.	2
Patten, Mrs. Mary J.	St. George	16
Patterson, Mrs. Edythe A.	Toronto	6
Patterson, Ray E.	Ferintosh, Alta.	5
Pattinson, George, Mrs. Mary E. Fergus- son, Jas. B. O'Brien and G. G. LeMesurier, Trustees Estate Hon. John Ferguson	Toronto	102
Patton, Mrs. Louisa C.	"	17
Paul, Miss Hannah M.	Natal, B.C.	7
Paulin, George	Calgary, Alta.	22
Pearce, Miss Frances	"	4
Pearce, Wm., Trustee No. 1	"	22
Pearce, Wm., Trustee No. 2	"	14
Pearce's Limited	"	30
Pearman, Horace V.	Wolfville, N.S.	2
Peirce, Miss Annie V.	Georgetown	5
Peirce, Miss Mary	"	6
Penton, Miss Bessie B.	Halifax, N.S.	14
Pepler, James B.	Winnipeg, Man.	6
Pepler, Mrs. Mar'ory L.	St. Catharines	5
Peregrine, Miss H. May	Branchton	1
Perley, Sir George H.	Ottawa	40
Perry, Mrs. Jenny B.	Welland	7
Perry, Peter	Manilla, Philippine Islands	10
Petman, Mrs. Clara M.	Toronto	35
Pew, Mrs. Ella V.	Muskegon, Mich.	19
Phillips, Chas. T.	Fort Chipewyan, Alta.	35
Phillips, Robt. T.	Masson, Que.	25
Philp, James	Newcastle	12
Phipps, A. E.	Toronto	38
Phipps, Mrs. Susan S.	Victoria, B.C.	11
Phipps, Miss Victoria A.	"	10
Phoenix Insurance Co., The	Hartford, Conn.	479
Pinkerton, Mrs. Tilly K.	Belleville	16

Imperial Bank of Canada

Pipon, Mrs. Maude M.	Toronto	60
Pirie, Charles N.	Costa Rica, C.A.	100
Pontifex, Bryan	Knowle, Eng.	7
Poole, Estate Henry S.	Guildford, Eng.	11
Poole, Ivan R.	Nelson, B.C.	5
Porritt, Frederick R.	Vancouver Island, B.C.	23
Pound, Mrs. Dorothy	Ridgeway	5
Pound, Mrs. Gertrude C.	"	5
Pound, Isaac L.	"	30
Pound, Vivian E.	"	15
Powell, C. Berkeley	Ottawa	100
Pratt, John I.	Port Arthur	10
Pretty, Mrs. Olive F.	Toronto	5
Price, Miss Rose	Los Angeles, Cal.	5
Primrose, Mrs. Elizabeth B.	Toronto	1
Prince, Mrs. Charlotte	"	42
Prior, James	St. Catharines	23
Proctor, Mrs. Katharine M.	Victoria, B.C.	2
Proudfoot, Mrs. Robina McI.	Chicago, Ill.	46
Prunty, Mrs. Catherine	North Bay	5
Purser, Exors. Estate Mrs. Leila	Cobourg	10
Quarry, Mrs. Annie A.	Sandwich	8
Quinn, Mrs. Catherine	Almonte	5
Racey, Mrs. Kathleen E. L.	Vancouver, B.C.	20
Radley, Mrs. Elizabeth J.	Toronto	84
Rae, David A.	Belwood	5
Rae, Miss Sarah A.	"	3
Raikes, Exors. Estate George	Barrie	7
Raikes, Miss Georgina	"	24
Raikes, Richard, M.D.	Midland	6
Ramsay, Mrs. Agnes B. O.	Melrose, Scotland	200
Ramsay, Douglas M.	Edinburgh, Scot.	582
Ramsay, Lt.-Col. J. Gordon	"	600
Ramsey, Alan R.	Toronto	35
Ramsey, Mrs. Eliza J.	Brooklyn, N.Y.	15
Ramsey, J. G.	Toronto	130
Ramsey, Mrs. Jane T.	Madison, N.J.	25
Rankin, Mrs. Ada W.	Toronto	30
Rankin, Alexander	"	30
Rankin, Miss Elizabeth	St. Catharines	19
Rankin, T. A.	Toronto	20
Ranney, Arthur E.	North Bay	45
Ray, Mrs. Maggie	Kimball, Minn.	7
Raymer, Mrs. Mary A.	Manhattan Beach, Cal.	22
Rayner, Mrs. Ethel E.	Auckland, N.Z.	61
Rayson, Herbert C.	Invermere, B.C.	6
Rea, Mrs. Gertrude M.	Toronto	25
Read, Wm. and Elizabeth	Niagara Falls	3
Rector and Wardens, Trinity Church	Galt	17
Reeb, Mrs. Harriet A.	Port Colborne	3
Reeb, Miss Minnie	"	3
Reeb, Thomas E.	"	3
Reeb, William	"	3
Reedy, Mrs. Jane	Toronto	23

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Reeve, Lewis H.	Dafoe, Sask.	2
Regan, Mrs. Ella	St. Thomas	25
Reid, Miss Eva J.	Victoria Harbor	12
Reid, Mrs. Olive S.	Calgary	2
Reid, Walter B.	Victoria Harbor	12
Reid, Wm. J.	"	39
Reilly, Miss Margaret J.	Niagara Falls South	7
Reinhart, Wm. H.	Ridgeway	6
Renny, Miss Agnes	Victoria, B.C.	6
Renny, Miss Catherine A.	Fergus Falls, Minn.	6
Renny, Miss Jessie	"	6
Retallick, Mrs. Phyllis C.	Winnipeg, Man.	14
Revell, H. B., in trust for Eileen M. Revell	Toronto	1
Reynolds, Mrs. Ella F.	"	30
Rice, H. F.	"	10
Rice, Executrix Estate O. F.	"	40
Richards, S. N.	Winnipeg, Man.	10
Richardson, Mrs. Eliza A.	Ingersoll	13
Richardson, Mrs. Francis W.	St. Catharines	5
Richardson, John A.	Montreal, P.Q.	49
Richardson, John W.	Fergus	2
Rickwood, Gilbert	Woodstock	10
Riddell, Miss Annie E.	Hamilton	8
Riddell, John E.	"	20
Riddle, Chas.	St. Thomas	7
Ridley, Mrs. Edith	Ingersoll	10
Ridout, Mrs. Angie M.	Toronto	3
Rioch, Geo. M.	Kenora	10
Riordon, Mrs. Amy L.	Montreal, P.Q.	2
Risley, Mrs. Mabel	Toronto	5
Ritchie, Geo.	Detroit, Mich.	5
Rivett, Mrs. Louie	Toronto	12
Roach, Edwin	"	100
Roach, Miss Louisa	Burlington	25
Roberts, Fred T.	St. Thomas	3
Roberts, Mrs. Jessie	Oshawa	5
Robertson, Miss Agnes	Oakville	10
Robertson, Alex.	Quebec, P.Q.	2
Robertson, Mrs. Ann F.	Toronto	55
Robertson, C. S., Mgr., and E. T. Reburn, Treas., in trust	"	8
Robertson, Mrs. Eleanor M.	"	4
Robertson, Miss Jane M.	Quebec, P.Q.	10
Robertson, John	Toronto	5
Robertson, J. S.	St. Thomas	3
Robertson, Mrs. Margaret G.	Westmount, Que.	25
Robinson, Miss Ada C.	Barrie	5
Robinson, A. H. A., in trust for Arthur D. Robinson	Peterborough	2
Robinson, A. H. A., in trust for Melville C. Robinson	"	2
Robinson, A. L.	Hamilton	12
Robinson, Mrs. Esther	Stouffville	2
Robinson, Exors. Estate Fred	Revelstoke, B.C.	29
Robinson, Fred M.	Dundas	10

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Robinson, George.....	Napanee.....	100
Robinson, Miss Harriet M. E.....	Barrie.....	10
Robinson, H.....	Toronto.....	7
Robinson, James W.....	Leamington.....	20
Robinson, Mrs. Lydia A. E.....	Hamilton.....	52
Robinson, Miss Mary.....	Leamington.....	19
Robinson, O. D.....	Toronto.....	5
Robinson, Executrices Estate Mrs. Sarah	Toronto.....	60
Robinson, Stanley D.....	Hamilton.....	12
Rodgers, Miss Rebecca.....	Winnipeg, Man.....	14
Roether, Samuel.....	Toronto.....	40
Roger, Miss Edith A.....	Vancouver, B.C.....	5
Rogers, Alonzo.....	Ridgeway.....	10
Rogers, Alonzo and Flora, or the sur- vivor.....	".....	2
Rogers, Mrs. Annie E., J. A. Forster and Chas. Rogers, Exors. Estate George Rogers.....	Welland.....	57
Rogers, Mrs. Eleanor M., and Frank E. Rogers, M.D.....	Denver, Col.....	29
Rogers, John M.....	Toronto.....	1
Rogers, Miss Rachel S.....	Belleville.....	1
Rohleder, Frederick.....	Kitchener.....	42
Rolph, Frank A.....	Toronto.....	116
Rolph, Clark, Stone Limited.....	".....	100
Romain, Miss Kate C.....	Oakville.....	15
Rome, Alfred C.....	Toronto.....	4
Roos, Geo. A.....	Preston.....	20
Roper, Mrs. Fanny E.....	Ottawa.....	47
Roseburgh, Mrs. Jessie W.....	Toronto.....	2
Rosenbloom, Morris.....	Kirkland Lake.....	5
Rosenroll, Mrs. F. Irene.....	Ferintosh, Alta.....	2
Ross, Mrs. Christina B.....	Toronto.....	10
Ross, Ernest W.....	North Bay.....	17
Ross, Mrs. Ethel A.....	Montreal, P.Q.....	29
Ross, John L.....	Winnipeg, Man.....	1
Ross, John T., Exor. Estate Jas. Gibb...	Quebec, P.Q.....	31
Ross, John W.....	Brockville.....	13
Ross, Mrs. Margaret.....	Port Robinson.....	9
Ross, Miss Marion E.....	North Bay.....	10
Ross, Mrs. Mary.....	Fergus.....	2
Ross, Robt.....	Toronto.....	2
Ross, Mrs. Sydney G., and Robt. S. Ross or the survivor.....	Collingwood, B.C.....	1
Ross, Walter.....	Lethbridge, Alta.....	23
Ross, Wm. A.....	Vineland Station.....	10
Rounthwaite, Miss Elizabeth M.....	Toronto.....	26
Rowe, Mrs. Lizette B.....	Newark, N. J.....	42
Rowland, Mrs. Mary A. N.....	Kingston.....	7
Roy, Mrs. Mary A.....	Hamilton.....	21
Royal Trust Co., The, in trust.....	Montreal, P.Q.....	30
Royal Trust Co., The, Trustees C. E. A. Boswell marriage settlement.....	Quebec, P.Q.....	12
Royal Trust Co., The, Trustees for Annie S. Hill.....	Toronto.....	6

Imperial Bank of Canada

Royal Trust Co., The, Trustees Estate J. Travers Lewis.....	Ottawa.....	50
Royal Trust Co., The, and Chas. Frémont, Exors. Estate Alex. Lemoine..	Quebec, Que.....	9
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10
Rudolf, Robt. D., M.D.....	Toronto.....	15
Rumsey, Miss Melia.....	Ingersoll.....	7
Rush, H.....	Peterborough.....	5
Russell, Exors. Estate Frank J.....	Toronto.....	25
Russell, John P.....	".....	10
Russell, Mrs. Mary T.....	".....	3
Russell, W. R.....	Quebec, P.Q.....	10
Rutherford, Miss Agnes.....	Chilliwack, B.C.....	1
Rutherford, Mrs. Edith.....	".....	7
Ryan, Patrick F.....	Ridgeway.....	23
Ryerson, Exors. Estate Mary A.....	Toronto.....	30
Sage, Miss M. Monica.....	London.....	33
Salisbury, Mrs. Mary G.....	Toronto.....	28
Salaman, Mrs. Ann S.....	Ventnor, I. of W.....	17
Samuel, Mrs. Lilla.....	London, Eng.....	14
Samuel & Benjamin, Limited.....	Toronto.....	25
Sanders, W. B.....	Stouffville.....	10
Sargent, Homer E.....	Pasadena, Cal.....	25
Sargent, Homer E., No. 2.....	".....	35
Saunders, E., Mang. Director in trust...	Toronto.....	30
Saunders, Trustees Estate A.....	London, Eng.....	119
Saurin, W. J.....	Port Colborne.....	10
Savage, Mrs. Marion D.....	Montreal, P.Q.....	25
Sawle, Mrs. Clara.....	Edmonton, Alta.....	5
Saylor, C. Wesley.....	Trenton.....	10
Scarff, H. W.....	St. Thomas.....	15
Scarff, H. W., in trust.....	".....	4
Scarff, Exors. Estate Js. S.....	Woodstock.....	17
Scarff, Miss Laura K.....	".....	2
Scarff, Mrs. Marjorah E.....	".....	2
Scarth, J. F., and C. G. Scarth, in trust..	Winnipeg, Man.....	9
Scheibe, David.....	Toronto.....	4
Scheibe, G. Elmer.....	".....	4
Schissler, Mrs. Bertha M.....	Victoria Harbour.....	9
Schissler, Charles.....	".....	10
Schissler, Frank.....	".....	11
Schissler, Harry E.....	".....	5
Schissler, J. P.....	".....	7
Schmidt, Mrs. Anna C.....	Shakespeare.....	5
Schneider, Mrs. Louise.....	Toronto.....	10
Schofield, Exors. Estate Mrs. Rebecca..	Port Colborne.....	12
Schooley, Exors. Estate Ed. J.....	Ridgeway.....	7
Scoley, E. K.....	Toronto.....	28
Scoley, Miss Olive M.....	".....	10
Scott, Frank W.....	".....	31
Scott, H. D.....	".....	10
Scott, Mrs. Helen G. M.....	Haslemere, Eng.....	391
Scott, James.....	Toronto.....	50
Scott, Mrs. Jessie M.....	Louisville, Ky.....	150
Scott, John N.....	Edinburgh, Scot.....	12

Imperial Bank of Canada

Scott, Miss Katharine S., and F. W. Lee, in trust.....	Toronto.....	40
Scott, Mrs. Mary E.....	".....	50
Scott, Mrs. Mary T.....	".....	15
Scott, Robt. F.....	".....	10
Scott, Robt. F., and B. E. Bull, in trust.....	".....	21
Scott, Robt. F., and James Scott, Trustees for Miss Catherine Scott.....	".....	18
Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	100
Scrimmes, F. W.....	Saskatoon, Sask.....	3
Seager, Mrs. M. Lilian.....	Toronto.....	2
Sears, John E.....	Thorold.....	5
Second Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	25
Secord, Exors. Estate S. W.....	Brantford.....	14
Semple, Miss Gertrude M.....	Toronto.....	14
Semple, Miss Margaret L.....	".....	14
Semple, Exors. Estate Robt.....	Tottenham.....	11
Semple, W. H. A.....	Cobourg.....	9
Shantz, Mrs. Catherine.....	Kitchener, Ont.....	1
Sharp, Herbert S.....	Summerside, P.E.I.....	7
Sharpe, Walter.....	Toronto.....	20
Shaw, Elmer.....	Abernethy, Sask.....	50
Sherk, Hugh.....	Ridgeway.....	15
Sherk, Jno. M., and Grace E., or the survivor.....	".....	18
Sherrin, G. A.....	Toronto.....	5
Sherwin, Mrs. Nellie J.....	Fenella.....	5
Shickluna, Misses Isabelle and Bertha, or the survivor.....	St. Catharines.....	9
Shields, Mrs. Bessie C.....	Toronto.....	10
Shields, James D.....	".....	10
Shields, W. R.....	North Bay.....	20
Shier, Miss Mabelle B.....	Toronto.....	5
Shier, Walter C.....	Uxbridge.....	10
Shisler, Harvey A.....	Ridgeway.....	20
Shissler, John, and Melissa Shissler, or the survivor of them.....	".....	10
Shortridge, Chs. E.....	Hampton.....	2
Sider, N. E.....	Sherkston.....	6
Silcox, Wilson.....	London.....	20
Silver, Mrs. Blanche.....	Halifax, N.S.....	28
Sim, Chs. W.....	St. Catharines.....	5
Simpson, Mrs. Minnie.....	Montclair, N.J.....	14
Sinclair, Alfred.....	Broadview, Sask.....	1
Sinclair, D. G. C.....	New York, N.Y.....	10
Sinclair, Exors. Estate J. C.....	Toronto.....	20
Sinclair, Mrs. Margaret.....	Woodstock.....	5
Sinclair, Mrs. Muriel G.....	Toronto.....	1
Singer, Admstrs. Estate James.....	Fergus.....	20
Sisters of St. John the Divine.....	Toronto.....	11
Sisters of St. Joseph.....	".....	4
Sivers, Charles L.....	".....	7
Sivers, Geo. J.....	San Francisco, Cal.....	150
Skitch, Mrs. Fannie J.....	Welland.....	16

Imperial Bank of Canada

Skygger, Henry J.	Winnipeg, Man.	35
Slark, Mrs. Maria A.	Jordan Station	90
Slatter, Mrs. Maude	Toronto	15
Sloan, Miss Bertha	Fergus	11
Slocumbe, Miss Annie	Hamilton	10
Small, Alex. T.	Beamsville	18
Small, Arthur A.	Chicago, Ill.	24
Small, Harry C.	Toronto	12
Small, Herriot	San Francisco, Cal.	6
Small, Wolston, N. J.	St. Catharines	20
Smart, Alfred M.	London	50
Smart, Alfred M., and Catherine S. McLean	"	28
Smart, Miss Annie S.	"	45
Smith, Albert	Toronto	35
Smith, Alonza T.	North Bay	25
Smith, Exors. Estate Prof. Andrew	Toronto	180
Smith, Mrs. Anna M.	North Bay	75
Smith, Miss A. Clarice	Ottawa	14
Smith, Miss B. Eloise	Vancouver, B.C.	14
Smith, E. Vincent	Niagara Falls	10
Smith, E. A.	Toronto	105
Smith, Mrs. Eva C.	North Bay	50
Smith, Mrs. Florence E.	Toronto	6
Smith, Geo. W., M.D.	North Bay	100
Smith, Geo. W., No. 2 acct	"	20
Smith, Mrs. Gertrude A.	Moose Jaw, Sask.	8
Smith, G. L., Administrator Estate Alice L. Smith	Toronto	5
Smith, Harry G.	Westaskiwin, Alta.	1
Smith, Miss Hazel V.	Fenella	5
Smith, Mrs. Henrietta A.	Wingham	5
Smith, Mrs. Jessie D.	Sarnia	14
Smith, Mrs. Lilian M.	Ottawa	30
Smith, Mrs. Lucia M.	Wetaskiwin, Alta.	5
Smith, Mrs. Lucie E.	Toronto	11
Smith, Miss Mary L.	"	5
Smith, Miss May G.	"	5
Smith, Robt.	"	16
Smith, Miss S. Elizabeth	Yeoford, Alta.	7
Smyth, Miss Jane	Kingwood	21
Smyth, Mrs. Julia S. M.	Lindsay	4
Smythe, John B.	Windsor	10
Snell, Mrs. Eliza J.	Woodstock	4
Snider, Mrs. Caroline E.	Simcoe	2
Snowball, George M.	Toronto	10
Snyder, Fred W.	Kitchener	14
Snyder, Geo. B.	Niagara Falls	24
Snyder, Miss Lena	Kitchener	7
Snyder, Mrs. Martha J.	Niagara Falls	25
Somerville, Mrs. Marion	Toronto	16
Somerville, Mrs. Mary A.	"	15
Sorby, Charles F.	Gores Landing	23
Sorley, Mrs. Marion R.	Toronto	1
Southcott, Harry	St. Catharines	14
Spellman, Mrs. Annie	Hastings	21

Imperial Bank of Canada

Spence, John H.	Brantford	10
Spence, Mrs. Margaret	Niagara Falls, South	10
Spence, Robt., and Margaret Spence, Joint Account	"	4
Spencer, Chas. C.	Picton	6
Spencer, Exors. Estate J. W.	Toronto	6
Spencer, Mrs. Katharine S.	"	6
Spencer, M. W.	Fonthill	50
Spiers, Mrs. Edith L.	Galt	2
Spragge, G. E., and A. G. Robertson, Trustees	Toronto	10
Spragge, G. E., and A. B. Wilkie, Trustees	"	25
Spragge, Mrs. Jessie	"	15
Springer, Gerald M.	Ridgeway	1
Sproat, Mrs. Elizabeth J.	Milton West	10
Square, John S., in trust for Mary A. H. Frank	Stratford	37
Stag Shoe Coy., Ltd., The	"	10
Stanley, Mrs. Margaret V.	Montreal, Que.	5
Stanstead Corporation, The	Nipigon	7
Starr, Fred. W.	Hopkins, Minn.	28
Starr, Mrs. Georgie	St. Petersburg, Fla.	5
Stayner, Frederic H.	Nelson, B.C.	5
Stayner, Mrs. Harriot R.	Exmouth, Eng.	162
Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner	Toronto	98
Stayner, Major Lawrence G.	"	182
Stayner, Rev. Winslow S.	Salisbury, Eng.	17
Stearns, Mrs. Clara E.	Toronto	250
Stedman, Mrs. Jessie C.	Pine Bluff, Ark.	10
Steele, Andrew C.	Brantford	5
Steele, Henry P.	Fergus	5
Steele, Mrs. Jennie B.	"	10
Sterling, Mrs. Jeanne L.	"	9
Sterling, R. N.	New York	14
Sterns, Miss Anna M.	London	9
Stevens, Miss F. Helen	Toronto	2
Stevenson, J. M.	Wayne, Alta.	5
Stewart, Alex. S.	Rochester, N.Y.	55
Stewart, Miss Eleanor R.	Burlington	63
Stewart, Mrs. Fannie E.	Victoria, B.C.	20
Stewart, Exor. Estate John	Toronto	10
Stewart, John Ross	"	21
Stewart, Miss L. Joyce	Cleveland, Ohio	17
Stewart, Trustees Estate Robert	Vernon, B.C.	20
Stewart, Mrs. Susan	Toronto	36
Stewart, Thomas A.	"	12
Stewart, William	Port Dalhousie	28
Stocks, Mrs. Agnes	Toronto	19
Stocks, W. S.	Tillsonburg	1
Stockwell, Mrs. M. E.	"	3
Stoddart, Mrs. Louisa M.	Toronto	31
Stokes, Mrs. Edith M.	New York, N.Y.	10
Stone, Miss Ada E.	Plymouth, Eng.	20
	Toronto	6

Imperial Bank of Canada

Stone, George	Port Perry	25
Storie, James D.	Oshawa	50
Strachan, Robt. C.	Fernie, B.C.	3
Strang, Mrs. Williamina C. C.	Quebec, P.Q.	12
Strathy, Mrs. Agnes S.	Toronto	3
Strathy, Geo. S.	"	5
Strathy, G. B.	"	117
Strathy, G.B., and G. S. Strathy, Trustees	"	37
Strathy, Mrs. Theodora	"	7
Stratton, A. H., Trustee and Executor ..	Peterborough	11
Strauss, Mrs. Bertha	East Aurora, N.Y.	20
Strauss, Louis	"	40
Strudwick, Mrs. Florence	Fort Qu'Appelle, Sask.	25
Stuart, Exor. Estate Mrs. Elizabeth C. ...	Guelph	14
Sudworth, W. A.	Ingersoll	10
Sullivan, Mrs. Henrietta M.	Toronto	24
Sutherland, Donald M.	Woodstock	6
Sutton, Mrs. Alice	Hamilton	2
Swabey, Charles	Toronto	30
Swabey, Mrs. Florence	"	46
Swaine, Watson	"	20
Swan, Miss Beatrice H.	"	33
Swan, Mrs. Eda M.	"	5
Swan, Henry	"	150
Swan, James H.	"	20
Swan, John E.	"	50
Swan, Mrs. Mary C.	"	10
Swan, Thos.	"	20
Swan, Wilfred E.	"	20
Swan, W. H.	"	100
Swayze, W. D.	St. Catharines	35
Swinnerton, Miss Thurza F.	Toronto	1
Sylvester, Mrs. Lottie A.	"	12
Symons, D. T., in trust for Miss Harriet J. Kingstone	"	1
Symons, D. T., in trust for Sophia G. Kingstone	"	2
Symons, D. T., and F. Asa Hall, Trustees S. G. Wood settlement	"	10
Tarr, Henry J.	St. James, Man.	3
Tassie, Mrs. Adolphina T.	Golden, B.C.	14
Tate, C. W.	Paris, Ont.	3
Tate, Mrs. Elizabeth	Bittern Lake, Alta.	11
Tate, Wm. T.	Grand Valley	13
Tatham, Mrs. Anne H.	Oakville	10
Taylor, Miss A. Flora	St. Catharines	5
Taylor, Miss Amy E. R.	Toronto	5
Taylor, Arthur C.	"	16
Taylor, Mrs. Beatrice E.	Winnipeg, Man.	1
Taylor, Chas.	Port Perry	2
Taylor, Geo. W.	Cobourg	20
Taylor, George W.	Shannonville	21
Taylor, Miss Helen F.	Toronto	3
Taylor, Mrs. Helen R.	"	3
Taylor, Henry J.	St. Catharines	120

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Taylor, Henry J., in trust.....	St. Catharines.....	17
Taylor, H. Norman.....	".....	5
Taylor, H. P.....	Toronto.....	9
Taylor, Miss Mary L.....	".....	5
Taylor, Samuel R.....	Westmount, P.Q.....	4
Teal, Mrs. Katharine.....	Ridgeway.....	39
Teeple, Mrs. Ella M.....	Watertown, S. Dakota.....	39
Telfer, Mrs. E. C.....	Belvidere, N.J.....	25
Tennent, Mrs. Mary C. P.....	York, Eng.....	35
Tennis, Mrs. Erie E.....	La Porte, Ind.....	13
Teskey, Exors. Estate Luke, M.D.....	Toronto.....	9
Tessier, Justice Auguste.....	Rimouski, P.Q.....	10
Tew, Richard.....	Toronto.....	5
Thayer, Mrs. Mary A.....	Saskatoon, Sask.....	16
Thom, Mrs. Flora M.....	Ridgeway.....	4
Thom, Exors. Estate John H.....	Toronto.....	15
Thompson, Miss Alice M.....	".....	10
Thompson, Fearnley.....	Calgary, Alta.....	5
Thompson, James.....	Aurora.....	10
Thompson, Mrs. Jane F.....	Toronto.....	20
Thompson, Mrs. Lilian M.....	Calgary Alta.....	9
Thompson, Samuel H.....	Toronto.....	45
Thompson, Mrs. Susannah J.....	".....	7
Thompson, William W.....	Calgary, Alta.....	30
Thomson, Mrs. A. Laurence.....	Hamilton.....	40
Thomson, Mrs. Elma.....	Moose Jaw, Sask.....	8
Thomson, Mrs. Janet C. T.....	Vancouver, B.C.....	10
Thomson, Mrs. Lina S.....	Daysland, Alta.....	12
Thorburn, Exors. Estate James.....	Toronto.....	70
Thorburn, Mrs. Jane.....	".....	4
Thornton, Miss Josephine M.....	".....	6
Tindale, Mrs. Mary E.....	Fergus.....	5
Tipper, Mrs. Winifred E.....	Gopher Head, Alta.....	1
Tippet, Mrs. Beatrice.....	Port Hope.....	7
Tippet, Richard S.....	".....	1
Tisdale, D. R.....	Simcoe.....	25
Tobin, C. A.....	Fergus.....	11
Tobin, Miss Emily H.....	".....	18
Todhunter, Mrs. Jessie S.....	Columbus, Ohio.....	84
Toner, Mrs. Edith M.....	Collingwood.....	20
Toreson, Thomas.....	Wetaskiwin, Alta.....	20
Toronto General Trusts Corporation, Exors. Estate H. F. Hamilton.....	Ottawa.....	40
Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	".....	24
Toronto General Trusts Corporation, in trust for H. S. Perley.....	".....	67
Toronto General Trusts Corporation, Trustees Estate E. C. Whitney, re Garnet Whitney trust.....	".....	150
Toronto General Trusts Corporation, Trustees Estate E. C. Whitney, re Nora Whitney trust.....	".....	25
Toronto General Trusts Corporation, in trust for Mrs. Harriett S. Bacque...	Toronto.....	51

Imperial Bank of Canada

Toronto General Trusts Corporation, Trustee for Edith F. Brittain.....	Toronto.....	4
Toronto General Trusts Corporation, in trust for Annie Carlon.....	".....	37
Toronto General Trusts Corporation, Exors. Estate W. J. Hanna.....	".....	105
Toronto General Trusts Corporation, Trustees re Hughes trust.....	".....	42
Toronto General Trusts Corporation, Exors. Estate Louis H. Jordan.....	".....	26
Toronto General Trusts Corporation, Exors. Estate J. W. Langmuir.....	".....	30
Toronto General Trusts Corporation, Trustee for P. W. Litchfield.....	".....	25
Toronto General Trusts Corporation, Trustee for Bessie I. Massey.....	".....	5
Toronto General Trusts Corporation, for account Ina B. Matthews.....	".....	29
Toronto General Trusts Corporation, in trust for Nordheimer Cambie M.S. trust.....	".....	33
Toronto General Trusts Corporation, Trustee Nordheimer-Houston trust..	".....	11
Toronto General Trusts Corporation, Trustee Estate Mary O'Hara.....	".....	39
Toronto General Trusts Corporation, in trust for Isabel M. Osborne.....	".....	100
Toronto General Trusts Corporation, in trust for J. K. Osborne trust No. 2.....	".....	400
Toronto General Trusts Corporation, in trust for John G. Osborne.....	".....	100
Toronto General Trusts Corporation, Trustee for Mrs. Nadine J. H. Osler.	".....	18
Toronto General Trusts Corporation, Exors. Estate Jos. T. Rolph.....	".....	15
Toronto General Trusts Corporation, for account Ethel A. Ross.....	".....	29
Toronto General Trusts Corporation, in trust for Bronacha M. Ryan.....	".....	126
Toronto General Trusts Corporation, in trust for Desmond F. Ryan.....	".....	126
Toronto General Trusts Corporation, in trust for Hugh J. Ryan.....	".....	126
Toronto General Trusts Corporation, in trust for John R. Ryan.....	".....	126
Toronto General Trusts Corporation, Exors. Estate Geo. B. Smith.....	".....	70
Toronto General Trusts Corporation, Trustees for Ethel M. Staunton.....	".....	4
Toronto General Trusts Corporation, in trust for S. R. Stayner.....	".....	17
Toronto General Trusts Corporation, in trust for T. A. Stayner.....	".....	13
Toronto General Trusts Corporation and J. S. Alston, in trust.....	".....	10

Imperial Bank of Canada

Torrance, Miss Beatrice	Toronto	3
Torrance, Miss Madeline	"	2
Torrance, Peter H.	North Bay	5
Towers, Mrs. Florence	Toronto	5
Treble, Arthur W.	Hamilton	5
Trees, Charlotte E., Jas D. Trees, Edith J. Trees, Samuel L. Trees, and Chris- topher F. Trees, Trustees	Toronto	82
Tresise, Mrs. Alice	Newport, Eng.	11
Trethewey, Walter J.	Toronto	3
Trott, Frank C.	Sault Ste. Marie.	5
Trout, Miss Helen H.	Los Angeles, Cal.	17
Tucker, Mrs. Henrietta	Toronto	5
Tucker, Miss Verona J.	Amigari	3
Turner, Alex.	St. Thomas	4
Turner, Mrs. Florence	Brockville	1
Turner, Ralph C.	Philadelphia, Pa.	10
Tuttle, Wm. E.	Niagara Falls	7
Twohey, Mrs. Diana F.	Buffalo, N.Y.	7
Twohey, Mrs. Diana F., in trust for M. D. Twohey	"	1
Twohey, James E.	"	9
Twohey, William J.	Chatham	35
Tyrwhitt, Mrs. Emma	Oakville	10
Unsworth, Miss Alice J. McL.	Los Angeles, Cal.	51
Unsworth, Mrs. Mary E.	"	11
Unsworth, W. B.	"	45
Urquhart, John, M.D.	Oakville	70
Usborne, John, Trustee for Mrs. Jessie Usborne	Honolulu, Hawaii	190
Vail, Nathaniel	St. Thomas	11
VanBuskirk, Mrs. Caroline A.	Stratford	5
VanBuskirk, Mrs. Mary	Victoria Harbour.	17
Vanderberg, Spencer J.	Niagara Falls	18
Van der Linde, Arthur S. G.	New York, N.Y.	14
Van Dusen, Mrs. Margaret	St. Catharines	20
Van Norman, Mrs. V. Geraldine	Meaford	5
Vanstone, Frederick C.	Bowmanville	20
Vanstone, Mrs. Selena J.	Toronto	22
Van Vlack, George A.	Waupoos	50
Vanzant, M. E.	Toronto	6
Vaughan, Mrs. Minnie	Buffalo, N.Y.	7
Vaughan, Norman	Welland	1
Vickers, Mrs. Mary H.	Toronto	60
Victoria Investment Co., Ltd.	San Jose, C.A.	35
Victoria Loan and Savings Co., in trust. .	Lindsay	35
Vigeon, Harry	Toronto	100
Vine, Miss Mary J.	Ingersoll	18
Waddell, R. M.	Peterborough	10
Wade, Mrs. Maud B.	Orillia, Ont.	16
Wadsworth, Mrs. Anna C.	Simcoe	7
Wadsworth, Exors. Estate J. J.	"	14
Wakely, Mrs. Grace B.	Oshawa	24

Imperial Bank of Canada

Waldie, F. N.	Toronto	50
Waldie, Mrs. Meta S.	"	50
Waldie, Robt. S.	"	290
Walker, Miss Charlotte E.	Aylmer	3
Walker, D. S.	North Battleford, Sask.	25
Walker, H. C.	Toronto	5
Walker, Harold E.	"	25
Walker, Harton	"	5
Walker, Exors. Estate Miss Helen F.	Ottawa	96
Walker, Mrs. Helena	Toronto	10
Walker, Exors. Estate Henry S.	"	150
Walker, Henry S., R. W. H. Brough and M. S. Brough, Trustees.	"	60
Walker, James M.	Perth	6
Walker, Thos. L.	Toronto	62
Walker, Mrs. Violet L.	"	10
Wallace, Macdonald	Ingersoll	1
Wallace, Mrs. Mary	Toronto	20
Wallace, Rev. Robt.	"	20
Walley, F. G.	Ingersoll	10
Walley, Mrs. Minerva M.	"	2
Walshaw & Son, Ltd., J.	Bolton, Ont.	100
Walton, Miss Margt. C.	Annapolis, Md.	3
Walton, Miss Nancy L.	"	4
Wansbrough, Mrs. Annie	Fergus	4
Warbrick, Mrs. Margaret J.	Bolton	5
Ward, Miss Ada L.	Toronto	4
Ward, Miss Clara A.	"	7
Ward, Mrs. Elizabeth A.	"	5
Ward, Exors. Estate George D.	Cobourg	18
Ward, Mrs. Margaret J.	Hamilton	15
Ward, Mrs. Mary	Sarnia	10
Wardrop, Miss Helen, in trust	Toronto	50
Warnock, C. R. H., in trust	Galt	6
Warnock, Mrs. Mary A.	"	13
Warren, Ven. Archdeacon George	Toronto	6
Warren, Jas. B.	Tunbridge Wells, Eng.	10
Warren, Mrs. Mary L.	Toronto	15
Waterhouse, Chas. E.	Ingersoll	10
Watkins, Reginald W.	Hamilton	10
Watkins, Exors. Estate Thos. W.	"	10
Watson, Miss Caroline J.	Toronto	1
Watson, Edwin	Newmarket	8
Watson, Mrs. Grace A.	Sackville, N.B.	10
Watson, Mrs. Jane G.	Toronto	10
Watson, Wm. V.	"	3
Watt, Miss Elsie	Toronto	25
Watt, Mrs. Isabella	"	55
Watt, John	"	125
Watts, Arthur E., in trust	Brantford	70
Waugh, W. J.	Hamilton	20
Weaver, C. L.	Ridgeway	5
Webb, Mrs. Alice M.	St. Catharines	10
Webb, Lewis C.	Saskatoon, Sask.	6
Webb, Mrs. Mary E.	Toronto	10
Welch, Miss Catherine	Quebec, P.Q.	7

Imperial Bank of Canada

Wells, Mrs. Emma D.....	Vicksburg, Miss.....	20
Werdebaugh, Miss Fanny M.....	Pittsburgh, Penn.....	8
Werdebaugh, Miss Matilda P.....	".....	8
Werry, F. W. O.....	Ottawa.....	7
Wesbrook, Mrs. Anne T.....	Hamilton.....	20
Westland, Mrs. Nellie L.....	London.....	10
Westland, W.S.....	".....	10
Weston, Mrs. Bessie P. D.....	Toronto.....	8
Weston, Mrs. Constance.....	Moncton, N.B.....	6
Westworth, Wm. A.....	Springfield, Ill.....	1
Wethey, A. Harvey.....	Portland, Ore.....	1
Wethey, Arthur H.....	Paris, France.....	100
Wethey, Francis V. V.....	Burlington, Vt.....	2
Wetmore, John A.....	Vancouver, B.C.....	10
Wheeler, Mrs. Anne Long.....	St. Paul, Minn.....	269
Wheeler, Mrs. Elizabeth S.....	Plainfield, N.J.....	1
Wheelahan, John D.....	Campbellville.....	75
Whelan, Mrs. Anna M. M., and C. P. Whalen, jointly.....	Donnybrook, Ireland..	25
Whitby, Oliver R.....	Paris.....	49
Whitcomb, Ernest M.....	Amherst, Mass.....	15
White, Augustus R.....	Buffalo, N.Y.....	15
White, Mrs. Julia M.....	Humberstone.....	26
White, Karl F.....	".....	3
White, Percy.....	Toronto.....	65
White, R. S., and Wm. Maynard, Trus- tees Estate Jno. Cotton.....	Stratford.....	9
Whitehead, Alfred B.....	Quebec, P.Q.....	42
Whitehead, A. W.....	".....	42
Whitehead, B. J.....	".....	42
Whitehead, J. L.....	".....	42
Whitehead, William M.....	Toronto.....	25
Whitehead & Turner, Ltd.....	Quebec, P.Q.....	26
Whiteman, Mrs. Rhoda.....	Humberstone.....	8
Whitlock, Chs. M.....	Moscow, Sask.....	10
Whittell, Herbert.....	Driffield, Eng.....	46
Whittell, Herbert, and Mary Mason, in trust.....	".....	32
Whyborn, Mrs. Mary R.....	Syracuse, N.Y.....	5
Wickens, Leigh E.....	Toronto.....	10
Wickett, Exors. Estate John.....	Port Hope.....	25
Wickett, Thomas.....	".....	35
Wickham, Edward.....	Toronto.....	7
Wicksteed, Henry K.....	".....	25
Widden, Mrs. Elizabeth.....	Port Perry.....	5
Wigle, C. A.....	Warton, Ont.....	9
Wigle, E. R.....	Goderich, Ont.....	10
Wilcox, Thos. J.....	Sault Ste. Marie.....	10
Wilkie, Exors. Estate Mrs. Angelica.....	Quebec, P.Q.....	48
Wilkie, Major Arthur B.....	Toronto.....	76
Wilkie, C. S.....	Victoria, B.C.....	57
Will, Exors. Estate Colonel George.....	Halifax, N.S.....	10
Williams, Arthur L.....	Clayton, N.Y.....	10
Williams, Henry G.....	St. Catharines.....	10
Willis, Mrs. Janet W.....	Toronto.....	2
Willis, Hamilton B.....	".....	100

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Willson, Mrs. Elizabeth.....	New York, N.Y.....	12
Willson, Herbert.....	Red Deer, Alta.....	5
Willson, Mrs. Letitia D.....	".....	1
Wilson, Chas. W.....	Ingersoll.....	6
Wilson, J. A.....	Toronto.....	7
Wilson, James O.....	St. Catharines.....	9
Wilson, Mrs. Jean M.....	".....	2
Wilson, John G.....	Chicago, Ill.....	20
Wilson, Mrs. Margaret H.....	Ingersoll.....	3
Wilson, Richard W.....	Cobourg.....	5
Wilson, W. R.....	Fernie, B.C.....	11
Winger, Mrs. Mary A.....	Ridgeway.....	5
Wise, Mrs. Clara J.....	Redlands, Cal.....	15
Wismer, Mrs. Asenath R.....	Humberstone.....	15
Wiswell, Mrs. Mary H.....	Halifax, N.S.....	9
Wood, Mrs. Agnes.....	Fergus.....	13
Wood, Miss Alixe I.....	Toronto.....	7
Wood, Augustus T.....	Hamilton.....	20
Wood, Bertram R.....	".....	20
Wood, Cecil G.....	".....	20
Wood, Chs. C., and Marion A. Wood, or the survivor of them.....	Ridgeway.....	6
Wood, E. C. F., and Edith M. Wood, or the survivor.....	Toronto.....	5
Wood, Hugo S.....	Vancouver, B.C.....	3
Wood, Mrs. Isabella A.....	Toronto.....	10
Wood, J. Douglas.....	".....	7
Wood, John R.....	Fergus.....	17
Wood, John S.....	St. Catharines.....	40
Wood, Robt.....	London, Eng.....	25
Wood, Thos. H.....	Toronto.....	50
Wood, Exors. Estate Thos. R.....	".....	50
Wood, William.....	Freeport, L.I., N.Y.....	50
Woodruff, Miss Ann H.....	Lake Harbour, Mich.....	6
Woodruff, Trustee Estate Richard.....	St. Catharines.....	60
Woods, Miss Ann K.....	Toronto.....	5
Woods, Mrs. Henrietta M.....	Victoria, B.C.....	4
Woods, Jas. H.....	Calgary, Alta.....	20
Woods, Sir James W.....	Toronto.....	64
Workman, Mrs. Jane.....	St. Catharines.....	11
Workman, Mrs. Jane, in trust.....	".....	6
Wragg, Executrices Estate Mrs. Amelia.....	Hamilton.....	1
Wragg, Miss Beatrice C.....	".....	1
Wright, Henry J.....	Toronto.....	10
Wright, James B., in trust.....	".....	15
Wright, Revd. J. de P.....	Kingston.....	28
Wright, W. Hennell.....	Swanmore, Eng.....	3
Wynes, Edward F.....	Niagara Falls, N.Y.....	5
Yetter, Mrs. Jane R.....	Stephen, Minn.....	6
Young, Mrs. Bertha.....	Oakville.....	10
Young, Mrs. Cora G.....	Ridgeway.....	7
Young, H. P.....	Toronto.....	20
Young, John.....	Ridgeway.....	30
Young, Joshua O.....	".....	12
Young, Oliver F.....	Port Arthur.....	2

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Young, R.	Wigston, Eng.	50
Young, Ward C.	Westfield, N.Y.	12
Zavitz, E. Arnold.	Fairhope, Alta.	15
Zavitz, Mrs. Mary E.	Sherkston.	10
Zimmerman, J. Henry.	Windsor.	1
Zumstein, Geo. T.	St. Catharines.	4
		70,000

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LOCAL MANAGERS WILL BE
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Bond Dept., Toronto.
K. W. Lawrence, Manager.*

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H. D. SCOTT, Manager



